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Knight Insurance move into new Mallorca office.

Knight Insurance Brokers are pleased to announce that they have recently moved to a new office in Portals Nous, Mallorca. The new upgraded office is situated in the same street, only 50 yards from and almost immediately opposite the old office.

John Knight, managing director for KIBSA said: "We felt that our business required more prestigious premises with a shop front on street level and no flights of stairs to go up and down. We trust that these changes won't inconvenience our customers and that they'll find the new premises to their liking. We look forward to seeing our customers both old and prospective in our new office."



On the evening of 26th August there was a party to celebrate the opening of the new office when friends and members of the local press attended to enjoy drinks and canapes. Attendees had so much fun they even took the party outside to the street!

The team at KIBSA remains primarily committed to offering its valued customers the most competitive prices, and the best personal and professional service that it can. The address for the new office in Portals Nous is: Carretera de Palma-Andratx 30,

Portals Nous, 07181, Mallorca. The office contact details remain unchanged: Telephone: 971 677 546, 971 677 034 or 971 677 057. Fax: 971 677 807. Email: mallorca@knight-insurance.com



For more information and all your insurance needs visit Knight Insurance online at www.knight-insurance.com



"I pulled into a lay-by with smoke coming from under the bonnet. I realised the car was on fire so I took my dog and smothered it with a blanket."

Pothole damage



POTHLES are quite common on the roads of southern Spain and although drivers do their best to carefully avoid them, few realise how damaging they can actually be. These holes or pits in the surface of a road can not only cause flat tyres, they can severely damage the steering control system of a vehicle.

SIGNS OF DAMAGE

If your car does go over a rough pothole or bump it is recommended that you check your tyres, as damage to them is not always obvious. Drivers should take the time to carefully inspect both rims and tyres. Potholes could cause bulging in the tyre wall, due to sudden jolts at the time of impact. If you notice a bulge, change the tyre immediately as it is likely to lead to a blow-out which could be disastrous if you're travelling at a high speed. Also, modern cars usually come equipped with aluminum-based rims, which means they cannot withstand as much pothole damage as older steel rims.

Other important car parts to examine for damage are the shock absorbers or struts of the car. Shocks and struts control how vehicles move and respond. They act as a cushion to reduce the rebound action of the springs of a car. These springs absorb road irregularities. Without them, the vehicle would continually

bounce down the road, making it extremely difficult to manage.

Shocks and struts also control the movement of the springs and suspension to keep the tyres in contact with the road. This affects steering, stability and braking. A broken shock or strut could alter the direction of the vehicle and make it difficult to handle.

It is important to be aware of the signs that the shock absorbers or struts for your car may need to be replaced.

These are a few things to look out for:

- The car tilts or wobbles when turning
- The front of the vehicle becomes stuck after braking
- The rear of the car leans backward when accelerating
- The vehicle bounces or slides sideways on winding roads
- The car is lower in the front or rear
- The car leaks or displays signs of physical damage such as rust or dents
- There is loss of steering control in sudden stops

If you notice any of the above, do not wait to have your car inspected. Even if your car passes the check up with flying colours, it's

good preventive maintenance and can help crucial parts last longer.

CLAIMING COMPENSATION

The problem many drivers face with pothole damage is receiving reimbursement for repairs.

Some pothole damages can be claimed from your insurance company as most will recognise an immediate claim, but pothole damage is usually cumulative. Claiming compensation from the local highway authority might be a better way of recovering cash for repairs. Some local governments assume responsibility for pothole damage caused on their streets, but many do not. Before making a claim, be sure your local council accepts them.

It's important to bear in mind that local governments can't be held liable for defects they don't know about, which is why it's important that drivers report potholes when they spot them. If you suffer pothole damage, then notify the authorities immediately. You should be prepared to supply the exact location of the incident, as well as the shape, size and depth. If possible, take a photo

as evidence. If there were any witnesses, then make sure you take their contact details as well. Make sure you also keep proof of quotes for repairs, as well as the bill and receipts. It may be that your claim



is rejected as in certain situations councils are protected if they have taken reasonable measures to ensure that problems, such as potholes, are dealt with swiftly.

Remember, if you do make an insurance claim and subsequently decided to make a claim from the highway authority, tell your insurer, as it may be willing to help you through the process.

How anti-collision technology could save you money on car insurance.

ROAD SAFETY technology is steadily advancing, reducing the frequency and seriousness of car crashes. We know that car accidents will not suddenly cease but hopefully, they will occur less often. This in turn, may reduce the frequency of claims made to insurance companies as demonstrated by recent research conducted with new anti-collision technology in the United States.



The Technology

Over recent years there have been a number of innovations in crash avoidance systems that demonstrate the dedication automotive companies are putting into making roads safer.

One example, which has been on the market for several years, is the sensory detector.

The sensory detector works by determining just how close a car is to a vehicle in front and adjusting the speed of it to a level that would prevent the possibility of a road accident. Many automakers now offer this as an option when buying and customising a vehicle. For example, some Ford vehicles can now be equipped with a forward-sensing radar system that anticipates emergency events and reacts accordingly

via audio prompts and the braking system. It also includes the use of rear backup sensors which detects approaching cars or if you're approaching stationary objects such as parked cars, walls, columns etc.

Another technology being developed is the drifting monitor or lane departure

system. This works by keeping track of how close a vehicle is travelling to road barriers and lane markers. Any deviation from the set boundaries on the road would result in the sounding of an alarm or a light on the dashboard that will alert the driver to the danger.

These anti-collision systems can help to ensure that a momentary lapse of attention in congested roads doesn't result in a crash. In the long run, it could also save you money on your car insurance.

The Study

A recent study by the US-based Highway Loss Data Institute (HLDI) found that the forward collision avoidance system, City Safety, developed by Volvo prevents about a quarter of the common low-speed crashes that happen in everyday traffic.

The study of insurance claims found that Volvo XC60 midsize SUVs fitted with City Safety are far less likely to be involved in low-speed crashes than comparable vehicles without the system. Claims under property damage liability coverage – the insurance that pays for damage to vehicles that an at-fault driver hits – were

filed 27 percent less often for the XC60 than other midsize luxury SUVs.

City Safety automatically brakes to avoid a front-to-rear crash in certain low-speed conditions. It uses an infrared laser sensor built into the windshield to monitor the area in front of the SUV. Unlike forward collision warning systems developed to address higher-speed crashes, City Safety doesn't alert the driver before it engages and brakes at the last instant if the driver doesn't react in time.

HLDI analysts compared insurance claims data for the 2010 XC60 with 2 groups: other 2009-10 midsize luxury SUVs and other 2009-10 Volvo models. Claim frequency rates for the XC60, the only Volvo with the feature in the study, were lower than all other midsize luxury



SUVs combined, as well as other Volvos. XC60 owners aren't filing as many low-cost claims as people who drive other midsize luxury SUVs.

No-claims Discount

These results indicate that technologies such as City Safety can prevent low-speed crashes and reduce insurance costs, as most insurers offer special discounts for drivers with no claims. That is great news for consumers.

HLDI is working with several automakers to evaluate crash avoidance technologies as the features make their way into more vehicles.



GETTING PERSONAL

A day in the life of an insurance broker

Teresa Hatt, 56, is an insurance administrator helping expats choose the best insurance policy in Spain. She lives in Ciudad Quesada, Rojales, in Alicante, with her husband and her cat Louie.

I've been working at Knight Insurance, the largest independent broker serving foreign residents in Spain, for 10 years. As Knight is an Independent Insurance Broker, I get to work with many different companies to ensure our clients obtain the best cover at the lowest price. My role involves helping clients with all aspects of insurance, which includes providing quotes and advice regarding claims. We always have a dedicated member of staff in all our offices, whose role is to help the client through the whole process of claim, from start to finish.

My husband and I moved to Spain because our 2 sons had flown from the nest and as we have friends in the Alicante area, we decided to come and look into the possibility of relocating. After staying a few months, we decided to take the plunge. That was in 2001 and I can honestly say that the last 10 years, although fraught with difficulties at times, has been a happy experience.

I started working for Knight



and found it wasn't too different from what I expected as I had worked for a large insurance company back in the UK for about 10 years. Over the years, I learned that the main skills necessary to succeed in this industry are to be able to talk and listen to the client to establish their requirements and to be professional as well as pleasant.

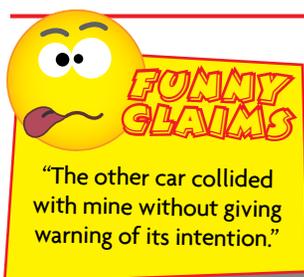
Our work schedule is more or less fixed, we are currently on summer schedule so our office hours are from 8:00-15:00. After August we go back to our normal hours of 9:00-17:00. My day starts at 6:30 and after a quick breakfast, I head to the office. I usually arrive quite early to get things ready for the start of the day and make that necessary cup of tea!

Part of my job also entails administrative work on the computer, making payments

and setting up clients. Having spent so many years helping customers with different claims, I have dealt with quite a few surprising ones! Like the time one of our clients had been ill over the loo and unfortunately, whilst being ill, he damaged or flushed away his false teeth and tried to claim under his House Policy. As you can imagine this was not covered.

The best part of my day is the end of the day! No, really, I suppose the best part of my day is when I feel the satisfaction of having been able to really help a client. We have clients from all walks of life and it's fascinating to learn about where they come from and the different lifestyles they lead. Some are very busy so it's fantastic to feel that I've made someone's day a little easier so that they can enjoy Spain.

To unwind and relax, I try to play golf or at least practice. I'm only a novice but on the odd occasion when I am able to play (bearing in mind I work full time) and am actually out on a course, I am able to forget any worries and problems. It is quite therapeutic. I also like to read and potter about in the garden (it is a bit HOT at the moment though) and of course swim in the pool.



STAY SAFE

CAR ROBBERIES

Spanish police have arrested people responsible for robberies all over Spain using the same modus operandi. First, criminals pick out a car with foreign plates and drive alongside it, they throw a stone at the car, prompting the driver to stop to investigate. The robber's car then pulls over alongside and while one criminal distracts the driver, a second person sneaks into the victim's car and grabs what they can before driving off. Some have even driven off with the car as well.

GASSING GANGS

Earlier this year "gassing gangs" were reported to be targeting caravans and camper vans in France. Thieves sprayed sleeping gas in through air vents before breaking in. Later, this trend spread to Italy and Spain. On the Costa Del Sol, thieves have burgled several residences by using sleeping gas on victims before breaking into their homes. Holidaymakers staying in hotels have also been targeted.

BALCONING GAMES

Authorities at Spanish holiday resorts have warned of the dangers of games played by drunken holidaymakers that involve jumping off balconies into hotel swimming pools. "Balconing" has been made popular by videos posted on the internet of daredevil jumps into swimming pools or from balcony to balcony. Authorities say the number of falls already exceeds the seasonal average, despite measures taken by some hotels to make it harder to clamber over balcony railings. Two British tourists are among the victims dying from falls at hotels in Ibiza earlier this summer.

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Contributions and suggestions for content will be gratefully received. Please email to: plc@plcspain.com

Knight Insurance Brokers (KIBSA) has been serving the expatriate community in Spain since 1966. As independent insurance brokers, we can offer a broad spectrum of insurance: Car; House and Contents; Life; Medical; Business and Communities; Marine; Pet; Travel; Golf and Legal and we work with a variety of companies in order to ensure that our clients obtain the best cover at the lowest price. Call **902 28 28 20** for an instant quote.

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