



## IN THIS ISSUE

Page

**1 Knight's new image makeover**  
New corporate branding begins at Campello.

**2 Who's our Santa Claus?**  
And a Knighthood too?

**2 Travel Insurance:**  
Consider the advantages of taking out an annual policy.

**2 Helpful Tips**  
Why has your insurance premium increased?

**3 Car Insurance documents**  
What are the facts about carrying your insurance documents in the car?

**3 Your letters**  
Win a bottle of cava!

**4 Caravan and Mobile Home Insurance**  
Get all the details.

**5 The WOW Factor**  
Sarah Needham from our Fuengirola office has got it!

**6 Pet Insurance**  
The benefits of owning and insuring your pets.

# The Knight makeover has begun at Campello, with more to follow.

**A**s part of its corporate re-branding programme which started in the summer, Knight Insurance Brokers has undertaken a 'makeover' at its office in Campello near Alicante; one that has been in existence since 1996 when Knights first established itself on the Costa Blanca.

The makeover has come in the form of a new office facia, which incorporates the newly-designed Knight logo in its now familiar, bright red and white livery; quite possibly, more familiar to the public through the Knight Insurance Brokers' current advertising campaign. It is expected that Knights will aim to refurbish all its remaining 14 offices in Spain and Majorca in a similar fashion over the coming months.



Even though Knight Insurance Brokers has been established since 1966 and is now the leading expatriate insurance broker in Spain with over 60,000 clients, the company continually strives to progress in all areas, including offering the best cover insurance



at the lowest price, and giving friendly, impartial advice and guidance.

Although the main objective of the re-branding process has been to modernise, standardise and enhance the Knight Insurance Brokers corporate identity and to ensure that it is easily and instantly recognisable; it is also hoped that the re-branding exercise will be a positive step towards encouraging new business, while at the same time maintaining Knight's loyal client base and consolidating the company's position as a first-class insurance brokerage with an eye for progression.

For more information regarding insurance contact Knight Insurance Brokers S.A. on 902 28 28 20.

## Who's got the honour of being Santa Claus?



See page 2

## A Knight who can be a Father Christmas too?



John Knight, Managing Director of KIBSA, with two of his grandchildren.

Yes, it's true... John Knight, the founder of Knight Insurance, celebrated his birthday on Christmas Day, and in 2008 it was even more special because he reached a milestone birthday by turning 65.

Not many people know this, but in December 2008, John started his fiftieth year in Spain. It was ages ago, several ages in fact, when he made his first trip out to Andalusia from England on his two-week school holidays in December 1959, having flown from London Airport to be met by his father at Gibraltar. In fact, John's father had come out to Spain a couple of weeks earlier having rented a villa for six

months in order to commence his retirement, and was himself due to celebrate his 65th birthday the following month.

John celebrated his 16th birthday on Christmas Day with lunch at a pension called "Rodymar" in Los Boliches, which was attended by practically the entire expat population of Fuengirola/Mijas, a total of twelve souls, mostly retired Brits, a couple of Americans, a Russian, a Pole, etc. As John recalled "I was the youngest by at least 25 years, probably more".

For a youngster used to a rather sheltered Home Counties life, and having never been abroad apart from a school trip to Austria a couple of years earlier, it seemed in John's words "like being dropped on another planet". Being impressed by the huge taxis in Gibraltar – gas guzzling American limos, to the charming little fishing villages such as Estepona and Marbella, where there were no buildings more than two storeys high, and seeing the Guardia Civil dressed in their cloaks and tricornes wielding their weaponry. During this trip, John would drink his first coca-cola, and accompany his father to the "ultramarios" to get groceries (there were no supermarkets in those days) where he would meet Mari-Carmen the daughter of the establishment, whose best friend he would eventually marry several years later.

# Thinking of taking a break? Planning your travel insurance



With Christmas and the New Year festivities becoming an all too distant memory, our thoughts may invariably turn to the possibility of getting away – either to visit family and friends not seen over the festive period, a short skiing break, or possibly planning a holiday for Easter and beyond. If so, then this may be the ideal time to consider taking out travel insurance.

Some people wonder why they should purchase travel insurance, they may be inclined to think that nothing bad is going to happen and therefore push aside the thought that they won't need insurance, after all, "why tempt fate?". Without getting too philosophical, most of us know that there are some things in life that can be unexpected; the phrase "One should expect the unexpected" springs to mind.

In order to fully protect us from the unexpected that can occur when we travel, travel insurance offers a range of protection, be it for personal effects and baggage, personal money, personal liability (including legal fees), medical and treatment expenses,

cancellation and curtailment, holiday abandonment, mugging, travel delay, missed departure, and repatriation through to more specific requirements.

Whatever you need, Knight Insurance Brokers can provide quotes ranging from a single trip with basic cover up to a comprehensive cover with very generous sums insured (vital for trips to the USA or Canada, especially for medical expenses), all at very reasonable premiums.

Alternatively, consider an annual travel policy as this offers cover not just for the "main" two week holiday abroad, but weekends and mini-breaks, unexpected trips to see family and friends, a surprise holiday, multiple skiing trips, and spur of the moment getaways – basically any holidays and leisure travel. The advantages of an annual policy are the cost and convenience as it can work out cheaper than a specified duration policy for a couple or family. Why pay more for your holiday with travel cover each time, especially if you're fortunate enough to have several holidays or mini-breaks during the year?

## HELPFUL TIPS Did you know...?

If you receive your annual renewal reminder and there has been an increase in your premium, it does not mean you are being penalised or have had a claim. If it is a motor policy it is because the taxes, consortium and roadside assistance increase each year and these and any other increases from the insurance company are passed onto the customer.

In the case of household policies, most of these are index-linked and therefore the value of your building and contents will have automatically risen in line with the



cost of living. This ensures that you are adequately insured each year and the new premium will reflect these adjusted figures.

However, please phone us on **902 28 28 20** or your local branch if you believe the renewal premium is not competitive. At KIBSA, we continually strive to ensure that our clients obtain the best cover at the lowest price.

# No need to carry your car insurance documents

Police officers can now check the Insured Vehicles Record System (FIVA) to find out on-the-spot if a vehicle is correctly insured

Many drivers will be interested to learn of the new Obligatory Car Insurance Regulation which was approved by the Government last October stating that drivers no longer need to carry a proof-of-insurance receipt with them. It means that if drivers are stopped by law enforcement officers (Guardia Civil or Police officers) instead of searching through their vehicle documents for their insurance receipt, it will be the officers' own responsibility to check that the vehicle has valid insurance by consulting with the Insured Vehicle Computer Database (FIVA).

The Insured Vehicle Computer Database (FIVA) contains a complete record of covered vehicles as it has been obligatory since 1995 for all insurance companies to put their clients' details on the database on a daily basis. Despite the fact that the insurance information is available on the FIVA, it hasn't prevented drivers being fined 60€ for not being able to show their insurance receipt when stopped. Many would say this is unfair as it has penalised the driver for failing to show information already in the possession of the authorities. Of course, even though drivers no longer need to carry proof-of-insurance, they are still required to have valid vehicle insurance.

The main objective of the new regulations (substituting those in place since 2001) is to improve the protection for victims of traffic accidents by seeking to increase financial guarantees by making



obligatory insurance practically unlimited. In the event of an accident involving both material damage and personal injury, should the material damages exceed the coverage limit of 15 million euros, then the remainder can be paid from any unused portion of the personal injury coverage, which has a limit of 70 million euros. The new regulations also seek to simplify the administrative aspects, not just the process of dealing with accidents but also the payment of damages awarded.

Apart from the new Obligatory Insurance Regulation, there may be some more good news on the way for drivers. That is a change in the requirement for drivers to carry a spare set of headlamp, brake light

and indicator bulbs and the tools necessary for changing them. Last year a motion was raised in Parliament by the ruling socialist (PSOE) party that the requirement be stricken off the traffic code. The basis for this being that the regulation is becoming obsolete because of the complexity of changing headlights on newer vehicles, many of which require the procedure to be carried out by a mechanic at a garage or dealership. It may not be much consolation to the estimated 20,000 drivers who in the last two years received a fine of 150€ for failing to comply with this regulation but, if the traffic law is modified, it may ease the burden for all drivers.

# Carava Home



It's possible that when we think of caravan owners, our thoughts are of those traditional caravan owners who normally only use their caravans for the odd weekends away or summer holidays. However, with the global economy on a downward spiral and the rising cost of running a home plus holidays abroad, many caravan owners are looking at more creative ways to ease their financial pressures. A large number of owners in the UK are finding resourceful ideas for using their caravan, including treating them as an extra room (instead of a permanent extension to their home) either for study, playroom for young children or teenagers sitting-room. Some owners are renting out their caravans as mobile student digs in university towns, because in this way they get their caravans back for use over the long summer holidays, or loaning out to friends and family for holidays, many resorting to parking their caravans in driveways to act as a burglar deterrent.

Caravan and mobile home ownership in Europe has grown significantly over the past decade. In the UK alone, the industry is now

## Your Letters



### Dear Editor

After reading your last edition of *Knight Times*, I thought I would drop you a line to express our gratitude to one particular lady called Maria Jose who works in your Quesada office. We have had our house contents, cars and health insurance insured through Knights for almost 17

years and we can only say that we have been treated with kindness and nothing is too much trouble for your staff. In particular, Maria Jose, who goes out of her way to help us whenever we have needed advice, she truly is a credit to your company. A. Butterworth

Please send us your comments or suggestions.

A bottle of Cava will be awarded for each letter published.

# an & Mobile Insurance



valued at more than UKP 3 billion per annum, employing more than 90,000 people – and with a million or so leisure vehicles in use, they continue to be the caravan sales leader in the European market.

For those considering ownership of a 'recreational vehicle', particularly in the used caravan market in the UK, take steps to ensure it has not been stolen because some 4,000 touring caravans are stolen each year in the UK and according to Home Office figures, as few as one in four are recovered. During last summer, 30 stolen caravans originating from Lancashire were recovered in Spain, having been sold on to innocent buyers. As far back as 2001, the Home Office issued a guide "Steer Clear of Caravan Crime" to help counter the problem of theft by offering guidance for keeping caravans secure as well as promoting the CRiS, Caravan Registration and Identification scheme. This is the national register of all UK touring caravans manufactured in the UK and allocated a 17-digit identity number since August 1992. CRiS holds all the information known about a caravan

including the last registered keeper and whether it has been stolen or written off and currently holds details of over 10,000 outstanding caravan theft reports.

Having purchased a suitable caravan or motor home, and therefore made a considerable financial investment, owners need to safeguard one of their most valuable assets; after all, some caravans are worth up to 35,000€. Despite the threat of something untoward happening, in practice there are very few incidents on patrolled camp sites and the majority of caravaners and campers happily enjoy year after year of memorable, carefree times, rarely experiencing items stolen or other difficulties (apart from the rain!!). But it is always best to protect oneself from the unexpected, and that's why it's a good idea to organise the correct insurance for your specific vehicle. Remember, if there is any uncertainty, contact Knight Insurance Brokers for expert advice and guidance, as various countries have different policy cover.

In Spain one should automatically have third party liability included with one's car insurance if towing a caravan (and the weight is up to 750 kg) and the van has the same registration number as the towing vehicle, though some companies make a small charge. A towing risk should always be declared to cover any accidental damage to Third parties from the caravan or trailer. It is always advisable to check if roadside assistance

would cover a caravan, as in the event of a breakdown or accident the van could be left at the roadside.

If the caravan is over 750 kg then a separate insurance policy would have to be taken out specifically for this and the van should have its own registration documents, ITV and ownership document. This applies to Spanish vehicles - caravans with UK registration should not be towed with a Spanish car, as this is illegal and can incur a hefty fine. Some companies will insure a caravan Third Party towing risk only, providing the insured places the car with the same company, but these can be at higher premiums.

For some time now, it has proved very difficult in Spain to find an acceptable solution to providing adequate insurance for caravans and mobile homes. Like wooden houses, these are risky areas to



insurance companies due to the lack of protections available. The materials these are manufactured of, windows with only one single pane of glass or clear Perspex and normally only fitted with single locks besides the light weight of caravans make these items easy targets for thieves, who often use very basic equipment for removing most types of wheel clamps and hitch locks by force with the sole intention of stealing caravans and trailers that have been secured.

Nevertheless, after lengthy searches and discussions Knight

Insurance Brokers have reached agreements with experts in this field who offer excellent cover for static and towed caravans, mobile homes and wooden houses. All policies have a summary of cover available in English.

Knight Insurance Brokers can issue static caravan policies for those permanently sited on a camping site starting at only 72€ per year. This covers the caravan (including all factory fitted fixtures like sinks, w.c. etc.) against a variety of risks, such as fire, electrical damage, vandalism or malicious acts, water damage, civil liability and robbery. It should be noted that it does not include theft cover for contents and personal belongings (televisions, cameras, jewellery and cash, etc). Alternatively, if owners use their mobile home as a permanent dwelling an annual policy can be taken out from

148€, giving a cover value of 50,000€ with contents of 5,000€ (with similar risks covered and exceptions as the static caravan). The same insurance policy but

for a mobile home as a holiday home can start at 170€. Knight Insurance Brokers can also issue a separate roadside assistance policy tailor-made for the towed caravan either for cover in Spain or throughout Europe.

So whether you are already in possession of a caravan or mobile home or intend to purchase one in the future, make sure you're fully protected with the right insurance. For any further information or a quote please contact your nearest branch of Knight Insurance Brokers or call our hotline. Tel: 902 28 28 20.

**Sarah Needham from Knight Fuengirola**

# Sarah experiences the WOW Factor



Sarah Needham, is a young, talented 23 year old singer who works as an Insurance Advisor in the Fuengirola office of Knight Insurance Brokers. Sarah has been working for Knights for three years having moved to Spain from Liverpool in 2001. She currently lives in Fuengirola and is happily engaged to a young Spaniard, Jaime García.

Sarah's love for singing started at a very young age. In fact, she was only three years old when she performed Madonna's 'Like a Virgin' at a holiday camp during a family visit. In time this would lead to Sarah singing in groups, and by the age of 13, she was the lead singer for a group called 'Bag of Ten'. For three years she sang with the group, playing in pubs, clubs and talent shows within Liverpool and the surrounding areas.

Since her move to Spain, Sarah has continued to entertain audiences as a solo artist with her Country and Rock style singing, performing in various bars, clubs and hotels – like Hotel Angela. In June, she entered the WOW Factor competition (a talent competition, along the same lines as X-Factor), sponsored by

REM FM Radio. Sarah auditioned for the show, competing along with 70 other contestants in her particular group, which was then cut to 25, then 15, then 10 and so forth and successfully reached the semi-final (the last 15) of the competition.

Despite not making it into the final, one of the of the upsides of entering the competition was meeting John Springate, a music producer, and having the opportunity to record an album with him in Alhaurin el Grande. The CD, called 'First Cut' has 13 songs (a combination of remixed songs and originals in the Country and Rock genre) and is now available to buy for 10€. Just contact Sarah at Knight Insurance Brokers, Fuengirola on 952 660 535 should you wish to get a copy.

Sarah will carry on doing what she loves best – singing in front of live audiences, and she, of course, hopes to make 'the big time'.



# Pet Insurance

## Take care of your pets, because they're worth it!



Many pet owners will acknowledge that caring for a pet provides a number of benefits. For some owners these benefits can be extremely positive, ranging from feelings of increased security (both physical and psychological), social interaction and, physical well-being, to constant companionship and unconditional love. Research carried out in the UK, indicated that young children with pets (dogs, cats, fish, birds and rodents) were 'more healthy' than their peers without pets, the theory being that pets help boost children's immune systems. In separate research, dog owners tended to be healthier than cat owners, and in general, pet owners tended to be healthier

than the average member of the population.

Whatever the benefits or reasons for having a pet, for the vast majority of owners their pets are considered an integral part of their family and, as such, they are treated with equal care, love and affection. Some may say, animal lovers lavish more love and attention on their pets, than they do their friends and relations!

In Spain the pet population is expected to continue to grow, but this could change due to the present economic climate (job and financial insecurity), plus the rising cost of pet food and care. Research has shown a growth in the small pet population (cats, small mammals and reptiles), as many people believe they are better

suited to their owners' lifestyle. The perception being, that smaller pets are easier to accommodate where space is an issue, need less attention, can be taken on travels and are easier to feed.

Regardless of size or type of pet, most owners want to ensure that should their pet fall ill or have a major accident, they can get the best care available. To do this, and to avoid the worry of not being able to afford any large vet bills, owners can turn to pet insurance as a means of protecting against unforeseen expenses; helping to budget for the cost of pet care when it's required. Pet insurance gives owners the confidence of knowing that if something unexpected happens they can afford treatment, particularly important with rising vets fees.



In the UK it is estimated that 1 in 3 pet owners need to claim for vet treatment, with some fees up 1,000€.

Some insurers have age

limitations for cat or dogs, with different levels of coverage and duration with significant features and benefits (in some instances covering up to 8,000€ in vets fees). In addition to vet bills, insurance can cover other eventualities, such as the cost of advertising if an owner's pet is stolen, death from accident, loss from theft or straying, emergency boarding fees through to annual overseas travel cover, and loss of a pet passport and health certificate. In common with other insurance policies, pet policies will have an excess (around 75€ per claim) and contain certain exclusions. It is worth pointing out that in a normal household policy the Third Party liability provides cover for claims from third parties, so if an owner's animal escapes and causes damage, this would be covered for a claim by the third party.

However, owners need to remember that whatever policy they eventually chose, they must be sure to disclose their pet's full medical history when applying. Despite the fact that the premium may be higher in the short term, it may save money in the long term, as providers won't pay out if they suspect an existing problem.

It's certainly worthwhile investing in pet insurance for the sake of a reasonable priced premium and peace of mind. If you're not certain which policy will be right for your pet's circumstances, speak to Knight Insurance Brokers for their friendly, expert advice. After all, as a twist on the old adage, "A pet is for life, not just for Christmas".

**Knight Times** is published by **KNIGHT INSURANCE BROKERS S.A.**

*Contributions and suggestions for content will be gratefully received. Please email to: [plc@plcspain.com](mailto: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.**

**HEAD OFFICE:** Ed. Lance del Sol, Pta.1, 1ª, Avda. Jesus Santos Rein s/n, Los Boliches, Apartado 113, 29640 Fuengirola, Malaga, Spain

**[www.knight-insurance.com](http://www.knight-insurance.com) GOOD PRICES · GOOD SERVICE · GOOD KNIGHT!**

