

Insurance in Spain: a newcomer's guide

If you've just moved, this guide explains which insurance is mandatory, which is worth having and in what order, without jargon. Read it here or download it as a PDF.



01

Health insurance

Spain has good public healthcare, but access depends on your situation: generally people who work and pay Social Security, and their family members, are entitled, among others. To register you'll need your empadronamiento and to apply for a health card.

If you don't have access yet, if your residence permit requires private insurance, or if you want specialists without waiting and English-speaking doctors, private health insurance is your first big decision.

TIPS

- ✓ Compare the doctor network near you, co-payments and waiting periods, not just the premium.
- ✓ If you're planning a baby or a procedure, say so before you sign.



02

Home insurance

If you rent, the landlord usually insures the building. You'll want to insure your belongings (contents) and your personal liability, in case you damage a neighbour's home, for example with a water leak.

If you buy with a mortgage, the bank will require at least buildings insurance, which you can take with any insurer you choose.

TIPS

- ✓ Declare the real value to avoid underinsurance.
- ✓ Extraordinary floods are paid by the Consorcio de Compensación de Seguros, but only if you have an active policy.



03

Car and motorbike insurance

Every vehicle driven or parked on public roads must have, at minimum, compulsory third-party liability insurance. On top of that you can add glass, theft, roadside assistance or own-damage cover.

Check your licence too: EU licences are valid in Spain, and for other countries there are time limits and exchange options you should check with the DGT (traffic authority).

TIPS

- ✓ Some insurers take your foreign driving experience into account with a certificate.
- ✓ Declare anyone else who will drive your vehicle.



04

Life insurance

If someone depends on your income or you have a mortgage, life insurance guarantees a sum for your family if something happens to you.

Banks can require life insurance for a mortgage, but can't force you to take theirs: you can choose another insurer with equivalent cover.

TIPS

- ✓ Work out the amount from your debts, income and savings.
- ✓ Name beneficiaries clearly and review them when life changes.



05

Funeral insurance (decesos)

One of the most common policies in Spain: the insurer arranges and pays for the funeral service and paperwork with a single call.

If your family or roots are abroad, the key cover is international repatriation. Not every policy includes it.

TIPS

- ✓ Check repatriation is explicitly included, and for which countries.
- ✓ Compare how the premium will change over the years.



06

Pet insurance

For dogs classed as potentially dangerous, liability insurance has been compulsory for years, and Spain's animal welfare rules have been extending this to dogs in general.

Beyond liability, you can cover vet costs for accidents or illness.

TIPS

- ✓ Your home insurance may already include pet liability, with limits.
- ✓ The younger your pet when you insure, the more options you have.



07

If you're self-employed

As an autónomo, some activities legally require professional indemnity insurance, and others need it in practice to work with clients.

Think about yourself too: sick-pay insurance complements the public benefit if illness or an accident stops you working.

TIPS

- ✓ Describe your activity accurately in the policy.
- ✓ Many business-related premiums can be tax-deductible: ask your accountant.

Your first-month checklist

- ☐ Register at your address with the town hall (empadronamiento) and keep the certificate.
- ☐ Check whether you're entitled to public healthcare and apply for your health card (SIP in the Valencia region).
- ☐ If you don't have access yet, or want speed and English-speaking doctors, take out private health insurance.
- ☐ If you rent, insure your contents and liability; if you buy, review home insurance and your mortgage life insurance.
- ☐ If you have a car, insure it before driving and check your licence is valid.
- ☐ If you have a dog, find out what liability cover the rules require.
- ☐ If you're self-employed, check what insurance your activity requires.
- ☐ If your family lives abroad, consider funeral insurance with repatriation.

Shall we review it together?

Tell me your situation and I'll prepare an insurance plan that fits, comparing several insurers. No obligation, in English or Spanish.

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