

Zurich Insurance, a leader with over 130 years of experience worldwide, takes care of you when you are in Spain with tailor-made car insurance featuring the covers you require.

It also offers you the support and advice of a specialised network of intermediaries and a digital app to manage your needs 24/7 from anywhere. All that in your own language.

We have four packs so you can choose the level of protection that best suits your needs:

-  Third-party
-  Third-party with glass
-  Third-party complete
-  Fully comprehensive

From third-party insurance, with the essential covers for you and your car, to fully comprehensive insurance featuring all the covers and with or without an excess, you can choose the level of protection you want and add to it whenever you want.

You decide.



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We take care of your car in Spain.



Zurich Expats Residents car insurance.



Here are some examples of the covers and additional benefits in our car insurance.

Check specific covers and sums insured for your car with your intermediary.

Included Optional Not included



Third-party






















Third-party with glass



Third-party complete



Fully comprehensive

		<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Optional	<input type="checkbox"/> Not included	Third-party	Third-party with glass	Third-party complete	Fully comprehensive			
	Compulsory liability	If other people are hurt and it's your fault, we cover the personal injury you've caused.			<input checked="" type="checkbox"/>	€70 M	<input checked="" type="checkbox"/>	€70 M	<input checked="" type="checkbox"/>	€70 M	
	Essential 24-hour travel assistance	If your car breaks down, we fix it on the spot.			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
	Essential accident	If an accident leaves you disabled, we pay you the sum insured.			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
	Free choice of repair garage	If you need a repair garage after an accident, you can choose the one you prefer within a 200 km radius.			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
	Essential legal expenses	If you have an accident and need a lawyer, we assign you one with no expense limit or you choose your own.			<input checked="" type="checkbox"/>	€1.500	<input checked="" type="checkbox"/>	€1.500	<input checked="" type="checkbox"/>	€1.500	
	Approved repair garages	If someone damages your car and you need to have it fixed, we have over 800 approved Repair garages with exclusive benefits.			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
	Glass	If your windscreen is cracked by a stone, we repair or replace it.			<input type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
	Weather events and game animals	If hail dents your car, don't worry; we pay for the repairs.			<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	Fire	If your car is partially burned, we pay for the repairs.			<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	Valuation as new	If your car is stolen, we pay for a new one worth the same as yours during the three years following its first registration.			<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	Theft	If someone breaks into your car and steals your sunglasses, you're covered.			<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	€300	<input checked="" type="checkbox"/>	€300
	Total write-off	If your car is written off with no one else involved, we pay 100% of its value during the three years following its first registration.			<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
	Own damage with or without an excess	If you dent your car on a car park pillar, we pay for all the repairs or part of them depending on whether or not you have an excess.			<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
	Own damage with an excess	If you want more protection at an affordable price, you can add a €200, €300 or €600 excess.			<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
	Extended 24-hour travel assistance	If your car leaves you in the lurch, we send a breakdown vehicle that will tow you and your car with no kilometre limit.			<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Plus 24-hour travel assistance	If your car is in the garage due to an incident, you'll have a replacement car while yours is being repaired.			<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Extended accident	If you have an accident, you have unlimited care in partner medical facilities and limited care if you choose another facility.			<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Loss of driving licence allowance	If you lose points and/or your licence is withdrawn, we pay you a monthly allowance for up to six months.			<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Extended legal expenses	If you have an accident and need a lawyer, we assign you one with no expense limit or you choose your own.			<input type="checkbox"/>	€6.000	<input type="checkbox"/>	€6.000	<input type="checkbox"/>	€6.000	

The maximum sum insured is shown for each of the covers exemplified in the table. Covers and services subject to the terms and conditions applicable to your insurance. This leaflet has no contractual value.