

The New Resident

The things you should know when moving to Spain

Introduction

Welcome to the third in our series of free reports. This Report primarily focuses on the main paperwork challenges facing ex-pats when they come to live in Spain. Remember, the items listed below are requirements of the Spanish government that you should comply with. Of course, there are thousands of you out there who have been here a number of years and, for one reason or another, still have not sorted out all the required Spanish paperwork. Perhaps you don't understand whether something is a legal requirement or not, or maybe you think it's just too complicated to handle yourself. Whether you have just arrived in Spain, or have been "living the dream" for a while, please take a moment to read through this Report so that you obtain a better understanding of what paperwork is essential.

Processing your paperwork correctly and **in the right order** will save you a lot of hassle and in some cases a lot of money. Remember, English is not normally spoken in government offices, although you may occasionally strike lucky and find someone with a smattering of English.

The first thing you will need is an NIE number:

NIE numbers (*Número de identidad de extranjero*) have one main purpose – they serve to identify you within the Spanish system especially with regards to your fiscal obligations in Spain. Every foreigner, regardless of nationality, is required by Spanish law to have one. This number will never change, even if you lose your documents.

As of January 2008 NIE numbers are no longer free of charge. Whenever the laws change, which seems to be consistently every year without fail and sometimes twice a year or more. There is a fee of 9.00 in the Alicante region and 15.70 in Murcia, which needs to be paid after the submission of your form. This is subject to change as it is a new procedure and officials, even within the same office, are interpreting the new rules different. So please call us for the latest information.

The NIE number is a legal requirement for the following:

- 1 Sale and purchase of a property
- 2 Vehicles and boat purchasing
- 3 Opening a bank account
- 4 Obtaining residency
- 5 Utilities such as the supply of telephone, electricity, water, etc...
- 6 Enrolling children in school or students in college
- 7 Healthcare registration
- 8 Taking out insurances

It is a piece of paper with a blue stamp and a number usually preceded with an X - **It is not a card**. It's a good idea to make copies of this document and keep the original in a safe place. **Never** give anyone your original copy to keep and remember to get it back from your solicitor (if you have chosen to use a solicitor) once they have finished using the document to process paperwork.

Many people let solicitors keep NIE numbers as well as title deeds. This is a big mistake in my opinion. Make sure only you retain those original documents. It is very important, as they are extremely difficult to replace.

To obtain your NIE number you will need to visit the 'Foreigner's Office' (comisaria policía). This isn't one of the best places to visit in Spain. Let's make one thing clear: not all foreigners' offices are the same, each one in every province functions differently. What this means is, for example, what is true in Murcia is not true in Alicante. Many people seek advice from neighbours and friends. Please be aware that this advice might not be accurate either because they did their paperwork a few years back, or in different provinces. In some areas, you may need to start queuing at 5.00 in the morning, just to be allocated a ticket so that your application can be accepted when the office opens its doors at 9.00 a.m. Some offices issue as little as 30 tickets a day, so you will have to be there really early. Each province goes by its own set of rules and requirements, and it is far from synchronized. It seems the more the EU pushes its directives onto Spain, the more the Spanish authorities seem to dig their heels in and introduce petty procedures. This year in particular, we have noticed that it has become even more complicated previously to process paperwork.

Due to the above-mentioned factors, you may not be successful on your first attempt, which can be a source of endless frustration. At the Help and Advice Centre for Spanish Living, we regularly visit various offices in all the provinces of Murcia and Alicante to obtain NIE numbers (and residencies) for our clients. In some cases, we stand in the early morning queue on your behalf to make sure you get your paperwork sorted.

Importing a vehicle

If you intend to bring over your car from the UK, you will need to deal with the paperwork promptly in order to save yourself roughly between 800 to 3,000 euros or more on taxes. Spanish law states that you may drive your car in Spain for six months **only**, after which time, you have to either return it to the UK, or register it under Spanish plates. If you become a resident, you are not allowed to drive a UK registered vehicle.

Please note: If you want to save paying the tax for registering the car onto Spanish plates, you must do this within **THREE MONTHS** of coming to live in Spain. In order to qualify for the tax savings, you will need an NIE number,

'Padron,' 'Residency' and 'Certificado de Baja' from the British Consulate. The 'Baja' is a sworn document by you that states that you are no longer living in the UK and the date that you arrived to reside in Spain. Only if you have all the required documents, within the correct timeframe, will the authorities allow you to register your car without paying the tax. Regardless of the import fees, there are additional costs incurred to be considered, such as road tax, registration fees at 'Trafico' (DVLA), number plates, and an ITV for import purposes (MOT). Some makes of cars are required to have the headlights changed in order to comply with Spanish requirements and not all vehicles are registerable under Spanish plates.

The 'GREEN TAX' is now in effect

The Spanish authorities have, as of January 2008, implemented their new 'green' tax scheme. This means considerable changes for owners of Spanish registered vehicles, and for those bringing their vehicles in from the UK, Germany or other EU countries, and transferring them to Spanish plates. The new tax scheme will factor in the amount of CO2 emissions consumed, which will then be taxed accordingly. The additional tax will be added onto imported vehicles, Spanish to Spanish car transfers, and yearly road taxes. It will be based on the ITV readings of the "Ficha Técnica" or the log book. The "Green Tax" for registration of your vehicle will be the following:

No additional emissions tax for cars with under 120 CO2 g/km
(examples are: Toyota Prius, Honda Civic, mini cars such as Peugeot 107, Opel Agila, Toyota Aygo and base versions of super minis like the Renault Clio, Seat Ibiza, etc...)

Between 121 and 161 CO2 g/km: 4.75 percent (examples are: mid sized but still efficient, Ford Mondeos, Renault Mégane, etc...)

Between 161 and 200 CO2 g/km: 9.75 percent (examples are: larger diesel vehicles and MPVs)

Over 201 CO2 g/km: 14.75 percent (examples are: SUVs, older vehicles and gas guzzlers).

It is quite a complicated process, especially if you have just arrived in Spain and are trying to get your head around everything. Don't worry as this is where our help can be invaluable. We have many years' experience of importing vehicles and can help you obtain all the necessary paperwork and process it for you quickly and easily.

The 'Padron'

If you intend to reside in Spain for more than six months per year, you will need to obtain a 'Padron.' This is the document the town hall requires you to have in

order to prove where you reside. If you have a holiday home here and only stay for a few months of the year, you should **not** sign on for the 'Padron.' The 'Padron' is used to gather statistics to determine the growth of the population and what percentage are foreign or Spanish nationals. With this information, they can assess the need for public services such as schools, medical centres, etc... From these statistics, town halls receive their annual budgets allotted to them from Madrid.

There are two main types of 'Padrons' available. The 'Volante' and 'Certificado.' The 'Volante' is the one you will normally be given when you apply, unless you request otherwise. The 'Volante' is valid for **three months**, however, this is not to say that you need to rush around and renew it every three months, but you will need an up-to-date copy when applying for social security, residency, importing a car, and certain other registration procedures.

The 'Certificado' is a permanent 'Padron' and does not expire unless you move house or change the information provided such as adding new family members. Some town halls will not issue this type of document.

To apply, you will need to go to your local 'Ayuntamiento' (town hall) and present your NIE, passport, and 'Escritura.' If you are renting a property, you will need a rental contract **in Spanish**, and a form signed by your landlord giving you permission to live at the property, together with the copy passport/NIE of the landlord. In true Spanish fashion, requirements vary from town hall to town hall so it is better to obtain a list of what you will need beforehand.

REVISED AS OF JANUARY 28th 2008:

You now need to get your residency done prior then getting a padron. If you are submitting a rental contract, make sure it is written Spanish or it won't be accepted.

Residency

If you intend to reside in Spain for more than six months of the year, you are required have a residency certificate. Strictly speaking, if you arrive in Spain with the intention of taking up permanent residency, you should apply for residency within the first three months of arrival. Spain considers you a resident if you reside here for more than six months of the year whether you register or not.

Since 28th March 2007, residency cards are no longer issued. To apply for residency, you will need to visit your local 'Comisaria Policia,' and present your passport, NIE number and 'Padron,' together with copies. Some offices are requesting photographs, so it's better to take along 2 photos just in case. You will then be given a blue form (modelo 790) and asked to pay the relevant fee (**currently 6,80**). Last year's fee was 6.70 and if you lack the 10 cents, they might not process your paperwork and force you to return so please, take note. When

you have paid this, you will need to go back to the comisaria and present your paperwork. Once again, queues for this office can be very long.

REVISED AS OF JANUARY 28th 2008:

You are no longer required to show a padron when applying for residency only in certain foreigners offices, some ask for a rental contract, property deeds or utility bill to prove where you live. Make certain you find out exactly what paperwork you need to have.

Social Security

There is a great deal of confusion regarding the Spanish national health service and who is entitled to use it. EU citizens who have legal residency in the provinces of Alicante, Valencia and Castellón, are entitled to healthcare under the Spanish social security system even if they are **not** working or pensioners. Another way of stating this is: if you are not in possession of an E121, you can still obtain healthcare.

Healthcare laws vary from province to province, (even though according to EU law they are not supposed to) and what is true in Valencia, **does not** apply in the province of Murcia. Normally, in Murcia, you only receive free health care if you are self-employed, employed or are in possession of an E106 or an E121.

If you have made sufficient social security contributions in the 2 years immediately prior to coming to Spain, then you should apply for an E106 from the Overseas Benefits Department in Newcastle, UK shortly upon your arrival here. This form will then need to be **registered** with the local social security office in Spain (INSS). Please note: You will not be issued with a social security number or be entitled to receive a S.I.P card. It is very important that you register your form as Spain will then apply for a reimbursement from the UK government for each treatment given. If you are using a S.I.P card instead of an E106, Spain will be losing a substantial amount of money to cover your medical visits.

If you receive a pension from the UK, you should request form E121 from the same Newcastle office. If you are married and only one of you receives a pension, then the spouse can be named on the form as a beneficiary, thus you will both receive free treatment.

This form also has to be registered with your local INSS. To register either form 106 or E121 you will need your NIE, padron, residency certificate plus copies. If you both appear on the same form 121 you will be required to produce your marriage certificate.

If you are not entitled to form E106 or E121 and live in Valencia, you will be able to obtain a S.I.P card on presentation of your passport, current 'padron' and a copy of the letter issued from Newcastle stating that you are no longer entitled to health benefits in the UK. Please note that not all medical centres are asking for

this letter. It should also be noted that you will **not** be entitled to the issue of an EHIC card or treatment **outside** of Valencia, Alicante, or Castellón. The law only applies within the province. It appears that many people who are in possession of a S.I.P card and are entitled to the E121 have not registered the form. Spain receives a contribution from the UK for every E121 properly registered, so again, it will lose out if you have decided to circumvent this process, and may eventually cause the Spanish social security administration to rethink their decision to treat UK ex-pats free of charge.

If you are not entitled to use the national health service in Spain, then you will either have to pay for medical treatment or take out some form of private healthcare. Compared to the UK, rates are very competitive here and not as expensive as you would think. In the past, the Help Centre has helped hundreds of people to register with the national health service or obtain private healthcare. Please phone us if you need help with this or any other paperwork issues.

EHIC Card: The old E111 is now replaced by the EHIC card. It should **only be used for emergency treatment** during short-term stays and illegal use of this card can lead to withdrawal of free treatment both in the UK and Spain. **If you are resident here you cannot use this card.** If you are working in Spain and pay national health contributions or have a registered E121 you can obtain an EHIC card from Spain, which covers you on trips to the UK and certain European countries.

We hope that you have found this report useful. The information in this report was accurate and updated as of January 10th 2008. Feel free to phone us for more help and information.

Below are a few newspaper reports, printed in various local publications around the Costa Calida and Costa Blanca areas written by Tina Tait, director for the Help Centre and newspaper journalist. You might find this information useful if you are new to the area. The Help Centre will shortly be launching a free monthly e newsletter which you can subscribe to via our website www.helpcentrespain.com.

DRIVERS LICENCE FOR ONE EURO A DAY

The DGT (Dirección General de Tráfico), together with ICO (official credit institute of Spain) and CNAE (national federation of driving schools), recently announced a new program which would cost would be drivers only one euro a day to attend a driving school, take the exam, and get their Spanish (class 'B' only) driving licenses. It is open to all legal Spanish residents including foreign nationals aged 17-25. The program is available to qualified applicants though a special no cost loan with zero percent interest. There are two types of loans one can apply for: 'Tramo 1' which is a loan between 500 to 750 euros for 27 months, or, 'Tramo II' which is a loan between 750-1000 euros for 36 months. All loans can be paid back early without incurring penalties. Government officials who created the recently launched program, hope it will accomplish the following objectives: add awareness to road safety issues, reduce the number of illegal drivers on the road, and provide aid to working families who could otherwise not afford the high costs of putting their teens though driving school. It also makes it easier for teens to get a job since many jobs involve driving. Driving classes normally consist of a minimum 10 hours classroom instruction and 20 hours actual driving with an instructor. Although classes are taught in Spanish, many young people who have grown up in Spain will want to get their licenses here as opposed to returning to the UK. The actual driving test can be taken in English. However, I do recommend would-be drivers study and take the test in Spanish if possible. The official translation of the exam into English is not very good and the questions tend to be trick questions to begin with, therefore making it very difficult to decipher what the correct answer should be. If you fail the test three times in a row, you are obliged to take an extra predetermined number of classes, after that, you can reapply, pay the fees again and retake the test . Please make sure you are ready for the exams before taking them. To assist you with learning to drive here is a book I recommend getting:

'Learning to drive' by Etrasa (in English but printed in Spain)

ISBN number is 8496105032

Cost is approximately 30 euros.

Contact your locally registered driving school, or your personal bank representative for more information.

STERLING ADVICE ON CURRENCY EXCHANGE

If you are buying a house in Spain you will need to pay for it in Euros and there are a number of different ways of doing this.

You can purchase Euros through your local bank in the UK, which, although is an easy option, may not be the most cost effective. You need to compare exchange

rates and fees, and your local bank is not always the most competitive. Another way of purchasing Euros is through a currency broker, whose business is to buy and sell foreign currencies.

There are a number of options to consider when purchasing foreign currency and outlined below are few of the main types of transactions available.

Spot Contract - Typically when purchasing a property in Spain you will be required to pay a deposit fairly quickly or, for full payment if the funds to pay for the transaction are available. In this situation a Spot Contract is usual. This is when you purchase a currency at the prevailing exchange rate at the time of the transaction. So you ring your broker, he gives you a rate, and if you are happy with this you purchase the currency. You will normally be given a couple of days to pay for this transaction.

Forward Currency Contract - If you are buying an off-plan property which won't be completed immediately, it is possible to fix the exchange rate so that you know exactly what the rate will be when it comes to the time of completion. This can be fixed for up to 2 years or more ahead. You will normally need to pay a deposit to secure a forward rate. Fluctuations in the market can make a big difference in the price you pay when completing a sale. The following is an example of when this type of contract is useful:-

You decide to buy an off-plan property for €300,000 on 1 February 2007. At today's exchange rate, this would cost you something like £205,000 using the exchange rate at 1 February 2007. Let's just say you need to make staged payments over the next 18 months. If you used a forward currency contract, the price you would end up paying for your property would remain at £205,000. If using a spot contract you could find that with fluctuating currency rates, you could end up paying more or less than £205,000, so you have to weigh up the risk. This is fine if you end up paying less but not so great if you have to pay more. Forward currency is an excellent way of eliminating this type of risk.

Time-Option Forward Contracts allow greater flexibility in paying. For example, a developer may give you a date of March 2008 as a completion date, but as typically happens in Spain, completion is delayed and your property is not completed on time. A dealer may recommend that you set a date for your forward contract of July 2008, leaving you free to either complete the purchase at any time before July 2008.

A Limit Order allows you to set a rate at which you would like to exchange your currency. For example, you ring your dealer and say that you would like to exchange £100,000 at a rate of 1.49. The broker would then monitor the market on your behalf and if that rate could be achieved, would purchase the currency

on your behalf. This is important for if you want to exchange a large amount where small fluctuations could have huge implications.

Watch out for hidden charges that could include:

- A sending fee – your bank/broker in the UK may charge you a transfer fee to send money to a Spanish bank.
- Receiving fee – the receiving bank in Spain may charge you a fee for receiving money from the UK and these can be quite costly.
- If you find a bank/broker who doesn't charge extra fees, you may find that you are not getting such a competitive rate of exchange.

ARE YOU A LEGAL DRIVER?

THE 3RD DRIVING LICENCE DIRECTIVE ISSUED BY THE EUROPEAN COMMISSION STATES: “On 27th March 2006 the Member states agreed on the new rules for driving licences in Europe, which had initially been proposed by the European Commission in 2003. The new rules constitute a revision of European legislation on driving licences, reduce possibilities of fraud, **guarantee a true freedom of movement** for EU drivers and reinforce safety on European roads.”

However, the free movement act for EU drivers looks much better on paper than the reality of its implementation. Varying factors such as validity periods, medical examination rules, the current lack of harmonization of driving department requirements have resulted in many uncertainties for Europeans who live in other member states.

The EU directive does make one thing clear: if you are a resident or non resident in Spain, you are legally entitled to drive here using your UK licence, but, you will have to comply with all applicable Spanish laws. Although you are within your full rights to drive with your UK licence, many drivers are still issued with ‘denuncias’ and fines as high as 1000 euros. In Spain, prior to the change of law, it was obligatory to exchange your UK licence for a Spanish one. In fact, Spain opposed the directive and fought unsuccessfully for it to be over turned. Spain was in essence forced to comply. Prior to the intervention by the EU, Spain was actively enforcing the old law requiring all residents to have a Spanish licence. Among other factors such as safety concerns, fining drivers generated a large income revenue, hence, their reluctance to the new directive. Unfortunately, as with this and other directives, it doesn't necessarily filter down to the public sector, leaving a borage of misinformation which may cost you dearly on the roads.

A few weeks ago, The Help Centre was informed about a case of a man who was stopped by the Guardia Civil and when asked to produce his licence, the officer told him

he was not allowed to drive with a UK licence and insisted on giving him a 1000-euro fine. It was only because the man knew his rights and stuck to his guns that the policeman, after a heated argument ensued, called headquarters to verify the information. Subsequently, it was confirmed that the man should not be fined.

If you do get fined for this reason, you are legally entitled to be reimbursed and your 'denuncia' expunged if you go through the proper procedures. Many people to this day, still do not know they can be refunded. They opt to pay the fine because they feel totally intimidated by the process.

Some UK drivers think, under false pretences, that the Spanish point system will not apply to them because they hold a UK licence. If you have committed an offence or violation, it should be noted that Spain is allowed, and normally does report the details of your offence. You may be lucky and get away with a first offence but beware, because it could catch up with you.

According to officials at the 'trafico' office in Cartagena, though not technically legal, it is generally frowned upon by local policemen not to have your licence converted. If you have had residency in Spain for several years for example, and all your paperwork has been transferred to the Spanish system with the exception of your driving licence, there is a possibility that the officer who has pulled you over for a routine check might be more strict in looking for a reason to fine you even though you are within your legal right to drive under your UK licence. They want to enforce compliance with their point systems and their driving laws. Many people opt to change over their licence for this reason. They don't want the extra stress and hassle when they see a roadblock and they gain confidence when driving. So, ask yourself, do you really want the hassle? Also, there is a new motivation to have a Spanish licence, the fact that the new residency certificate has no photo and cannot be used to identify you when, for example, you are purchasing by credit card. You can, however, use a Spanish drivers licence.

WHEN YOUR UK LICENCE EXPIRES: Your UK licence will normally expire on your 70th birthday. DVLA will send you a renewal form 90 days prior to your birthday. If you no longer reside in the UK, chances are you will not receive your renewal. You cannot use a Spanish address for renewing your UK licence.

WHEN YOUR SPANISH LICENCE EXPIRES: Please remember that if you are renewing your Spanish licence, it needs to be done at least a month before expiration. You must bring your 'aviso' down to the 'trafico' office, to have it renewed.

RENEWALS: Anyone holding a Spanish drivers' license must renew accordingly:

- From the time you receive your license until you turn 45 years old, you must renew every 10 years
- From the ages of 45 to 70, you must renew every 5 years
- From the age of 70, you must renew every 2 years

MOVING BACK: If you do decide to move back to the UK at some point, you will be able to easily exchange your Spanish licence for a UK licence provided you have no offences.

PAPER LICENCE: If you only hold a UK paper licence you must either get a credit card type from the UK or exchange for a Spanish one. If you do not have it verified, **a paper licence is not legal if you are a resident here.**

ABOUT THE MEDICAL: The medical exam consists of a physical and a simulation test. It must be done by a registered psychologist who is accredited by the 'trafico' department as all the medical certificates are standardized official documents. You cannot simply go to your normal clinic or doctor unless they are authorized to do the exam. It must be done within the region that you reside in.

THE PROCEDURE TO EXCHANGE YOUR LICENCE:

As with most things in Spain don't expect it to be an easy process. It will involve making several trips down to 'trafico'. They will ask you to submit all the paperwork, photos, a medical exam (if applicable) and appropriate fees. Then, once accepted, you will receive your first temporary licence while your paperwork is being processed. This takes at least three months because they need to check records and send your paperwork to Madrid and the UK for criminal checks. They say they will phone you when it is ready, but they rarely do so, it is up to you to go down there and see what your status is. This alone can involve several grueling trips and long waiting periods because you never know when your paperwork is actually processed. When your paperwork is finally ready, you must surrender your original UK drivers licence and you will then get your second temporary green licence. It then takes approximately one to three months to receive your card licence with photo by post (make sure your postal address is on the application). It is important to note that **the temporary Spanish issued licence is only good whilst driving in Spain. It is not valid outside of Spain which might pose a problem should you be planning a trip back to the UK.** So much for the freedom of movement!

At The Help and Advice Centre for Spanish Living, we can do your drivers licence transfers for you. You never have to step foot into the 'trafico' office. We will walk you through the whole process from start to finish and can save you hours of time and effort. Save yourself the stress and contact us at 968 33 66 06. I am sure you have better things to do than to try to figure out what a rude civil servant is saying to you as they send you away for the third time with no papers!

WHAT TO DO IN A MEDICAL EMERGENCY

Have you ever thought about what you would do if something went wrong in Spain and you do not speak the language? Make a list of all important contact names and numbers to keep on your fridge or some other place easy to locate, and make sure all the family members know where to find it. On your list, if you know someone who speaks Spanish, write his or her name down, should you need help translating in an emergency.

Ask yourself these important questions....

What would you do if you were faced with a life or death situation here in Spain when every second counts? Are you secure enough with your language abilities to communicate vital information accurately in Spanish? What is the probability that the paramedic who would be attending you will speak fluent English and be able to help you diagnose your problem?

When calling the emergency services in Spain, you may be able to speak to an English-speaking operator, but only in highly populated tourist areas. In other parts of Spain, you might not be so lucky. When you reach a hospital, will the attending medical staff be able to speak English? How would you communicate the essential information they need to know in order to treat you?

IMPORTANT TIPS:

- Practice saying your address and telephone number in Spanish, also, practice learning to say the nearest landmark. Repeat it out loud over and over again. Do this with your children as well. It's very important to be understood when you have an emergency situation, even if people speak English they don't always understand.
- Generally, pharmacies rotate so they each take a turn being open 24 hours. However, some pharmacies that are close to hospitals are always open regardless of the rotation. You can normally find a list of these in your local newspaper.
- Make sure your mobile is always charged. Even if you don't have credit, you will always be able to call 112, but you can't do it if it is not charged!
- **A picture is worth a thousand words!** Always carry with you a digital or throw away camera. Should you be, for example, in a car accident and you cannot communicate what happened, someone can photograph the situation, which can prove to be invaluable.
- Make certain that your first aid kit at home and in your car is fully stocked. You can buy complete first aid kits at a large department store or at a pharmacy.

The Help and Advice Centre has created **THE BiMED INFO PACK**®. We provide you with an easy to answer questionnaire, which you can fill in regarding important medical information. We will translate it, so you can keep this vital information at hand. The info pack has an internationally recognised Red Cross symbol on the cover, making it easy for doctors and nurses to identify. It also features an area to add your photo (optional). You may also use this info pack in non-emergency situations as well. Just show it to your health care professional at your next doctor's visit to avoid miscommunication problems and to get all the necessary medications you need.

The **BiMED INFO PACK**® contains a details of your medical history, such as past conditions and operations, any medications you are taking, blood type, allergies, emergency contact telephone numbers along with details of any private health insurance, if applicable. Also included free, is our mini information guide, full of useful hints about what to do in the case of an emergency, calling 112, and some basic medical vocabulary. All the information will be typed (not handwritten) and translated into Spanish on one side and English on the other.

All you need to do is send 15 euros, either by cheque, money order, bank transfer or cash to the address listed on our advertisement.


Upon receipt, we will promptly send you our tailored made questionnaire by post or email, which should be completed and returned to us as soon as possible. For more information about the **THE BiMED INFO PACK**© go to our website at: www.helpcentrespain.com or send us an email: bimed@helpcentrespain.com

Throughout the last few years, The Help and Advice Centre has given free advice and information guides to thousands of Expats living in this area. We have helped hundreds of people sort out various kinds of problems that are unique to Expats who live in Spain. Now, at least you can feel safe knowing that help is there quickly and accurately if you or a member of your family is involved in an accident or needs medical assistance.

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Tina Tait-Director
of the Help Centre
and journalist

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