

## **MANAGEMENT NOTE 4:**

## REMAINS OF DECLARED TOTAL LOSS VEHICLES SENT TO CATS

The Tenth Additional Provision of Royal Decree-Law 8/2024, of 28 November, which adopts urgent complementary measures within the framework of the immediate response, reconstruction and relaunching plan for the damage caused by the cut-off low (DANA) in different municipalities between 28 October and 4 November 2024, regulates the removal, storage and treatment of vehicles affected by the DANA, as the flooding has left thousands of damaged vehicles stored both on urban and interurban roads and on other public and private land, so it was essential to establish the urgent and necessary measures for these vehicles to be transferred to mechanical workshops for repair, if possible, or to the Authorised Treatment Centres (CAT) that will take charge of the collection and management of these vehicles.

Specifically, paragraph 2(a) of the aforementioned Additional Provision refers to vehicles which have been assessed by Consorcio de Compensación de Seguros (CCS) and which, for the purposes of the insurance taken out, are considered to be a total loss, which must be transferred immediately to an authorised centre for the treatment of end-of-life vehicles (CAT).

In this way, in those specific cases of vehicles that meet the following four conditions:

- that have been **vehicles stored in yards**,
- that have been subsequently transferred to an authorised vehicle treatment centre (CAT),
- that have been assessed by CCS or by the insurance companies that have signed the Special Operating Procedure (POE),
- and that have been considered a **total loss** for the purposes of the insurance policy taken out,

exceptionally, the value of these vehicles wrecks will not be deducted from the compensation, due to the extraordinary risk insurance coverage, given that the owner will not be able to dispose of them.

Madrid, 20 December 2024