

EIGHTH BRIEFING NOTE ON THE EXTRAORDINARY FLOODS CAUSED BY THE DANA (CUT-OFF LOW) FROM 26 OCTOBER TO 4 NOVEMBER 2024 IN VALENCIA, ANDALUSIA, CATALONIA, CASTILLA-LA MANCHA, THE BALEARIC ISLANDS, ARAGON AND OTHER AREAS AND THE MANAGEMENT OF THE COMPENSATION TO BE ASSUMED BY CONSORCIO DE COMPENSACIÓN DE SEGUROS (CCS) ATTACHED TO THE MINISTRY OF ECONOMY, TRADE AND BUSINESS

In relation to the serious situation caused by the DANA (cut-off low pressure system) that has produced **from 26 October to 4 November 2024** extensive damage due to flooding and windstorms in large areas of the east and south of the Iberian Peninsula and the Balearic Islands, particularly the tragic floods in Valencia and Albacete on 29 October, Consorcio de Compensación de Seguros (CCS) reports the following:

- 1. As of 8 a.m. on 23 December 2024 CCS has received and registered 230,892 claims.**

By **type of exposure**, the breakdown of claims received is as follows:

- Residential properties: 75,336 claims.
- Motor vehicles: 135,930 claims.
- Shops, warehouses and other single risks: 14,062 claims.
- Offices: 1,060 claims.
- Industrial risks: 4,435 claims.
- Infrastructure: 69 claims.

220,512 of these claims are located in the province of Valencia.

The breakdown of claims by municipalities with more than 10 claims, broken down by type of risk, is detailed in the Annex.

- 2. Despite not having a more accurate estimate, CCS maintains its initial estimate of total damage of some 3.5 billion euros.**
- 3. CCS has mobilised more than 1,000 loss adjusters, in addition to the insurance companies' loss adjusters, who have been assigned 224,721 files.**

This collaboration is carried out by virtue of the memorandum signed on 13 November between the Ministry of Economy, Trade and Business and the Spanish Association of Insurers and Reinsurers (Unespa), and the Special Operating Procedure between the CCS and Unespa for the **collaboration of insurance companies in the management and assessment of damage** to vehicles, homes, shops and offices.

4. The loss adjusters will initially contact the insured parties by telephone **identifying themselves as CCS loss adjusters or as loss adjusters of the insurance company to which the CCS has commissioned the assessment**, by virtue of the previously mentioned agreement, with the name of their firm and their own, indicating the unique file number assigned to each claim. The injured insured party will be asked for the minimum and strictly information necessary to assess, process, and compensate the damage.
5. **In the event that the damage processing is commissioned to an insurance company, the insured must contact their insurance company to find out the status of their file.**
6. Once the assessment of damage has been received, after the opportune verifications and the file being complete, **CCS will proceed to make the payment of the compensation to the insured.**
7. **As of 8 a.m. on 23 December CCS has paid 42,602 claims, for a cumulative amount of € 512,267,766, broken down by type of exposure as follows:**
 - Residential properties: 12,252 payouts for €141,183,010
 - Motor vehicles: 28,118 payouts for €239,622,612
 - Shops, warehouses and other single risks: 1,667 payouts for €51,478,216
 - Offices: 164 payouts for €2,848,201
 - Industrial risks: 399 payouts for €77,099,951
 - Infrastructure 2 payouts for €35,777

These figures include the payment by the CCS of all the requests sent by the insurance companies derived from the special operating procedure between the CCS and the insurance companies for the **collaboration of the insurance companies in the management and assessment of damage** caused to vehicles,

homes, shops and offices, of those files that have been sent complete by the insurance companies to the CCS.

8. All affected insured persons are reminded that they can apply for compensation through the CCS website (www.conorseguros.es) or the call centre, but alternatively, it is highly **recommended** that **the application for compensation to the CCS is made through their insurance brokers, or through their own insurers on behalf of the insured persons who have suffered the damage**. This recommendation is extended to all insured persons affected by the new DANA that began to cause flood damage on the Mediterranean coast and the Balearic Islands on 12 November.

9. **The requirements to be eligible for compensation are as follows:**

- To have an insurance policy in force and the premium paid.
- Consorcio indemnifies under the conditions of the original insurance policy (properties, contents, capital, limits, etc.).
- Damage caused to insured persons and property, such as dwellings, automobiles, commercial establishments, industries or civil works, is covered. Also accommodation expenses due to the un-inhabitability of the dwelling or loss of income due to paralysis of economic activity.
- Damage to goods (direct material damage): The policy must cover hazards such as fire, theft or damage to electronic equipment. Examples: multi-risk insurance for home, commerce, industry, etc.
- Damage to vehicles: Coverage is required for own damage to the vehicle (either comprehensive, glass, theft) or compulsory vehicle insurance (third party).
- Personal damage (injury or death): You need to have life or accident insurance with death, disability or temporary disability cover.
- Business interruption: Only covered if the insurance policy specifies it and if the damage affects the insured property.

10. CCS will continue to update these briefing notes and publish estimates as more information is received.

Madrid, 23 December 2024

ANNEX: Breakdown of claims by type of risk in municipalities with more than 10 applications.

(As of 8 a.m. on 23 December 2024)

MUNICIPIO	PROVINCIA	TOTAL	VIVIENDAS	VEHICULOS	COMERCIOS	OFICINAS	INDUSTRIAS	OBRAS CIVILES
PAIORTA	VALENCIA	22.465	6.503	14.527	1.089	90	254	2
CATARROJA	VALENCIA	21.174	6.835	12.627	1.237	116	358	1
ALGEMESÍ	VALENCIA	18.936	5.915	11.578	1.144	111	187	1
ALDAIA	VALENCIA	16.867	4.511	10.994	1.060	95	206	1
ALFAFAR	VALENCIA	14.490	3.772	9.699	894	33	92	
VALÈNCIA	VALENCIA	11.948	2.490	8.682	599	36	138	3
BENETÚSSER	VALENCIA	9.613	2.540	6.322	632	57	62	
SEDAVÍ	VALENCIA	9.543	1.972	6.914	509	43	104	1
MASSANASSA	VALENCIA	9.447	2.228	6.431	560	30	198	
PICANYA	VALENCIA	8.849	2.907	5.415	371	30	126	
RIBA-ROJA DE TÚRIA	VALENCIA	8.113	587	6.376	564	28	558	
ALQUÀS	VALENCIA	7.416	1.325	5.626	389	32	43	1
ALBAL	VALENCIA	6.733	1.813	4.265	447	50	157	1
L'ALCÚDIA	VALENCIA	5.967	2.139	3.292	340	40	155	1
CHIVA	VALENCIA	5.788	3.438	1.976	244	19	111	
TORRENT	VALENCIA	3.613	1.454	1.960	104	10	82	3
BENIPARRELL	VALENCIA	3.153	502	1.982	340	15	314	
GUADASSUAR	VALENCIA	3.129	1.416	1.566	95	10	42	
MONTSERRAT	VALENCIA	2.882	2.213	546	83	2	34	4
XIRIVELLA	VALENCIA	2.791	1.058	1.306	328	31	67	1
QUART DE POBLET	VALENCIA	2.108	274	1.408	249	15	162	
UTIEL	VALENCIA	2.106	946	951	151	5	52	1
CHESTE	VALENCIA	1.779	666	908	142	6	56	1
TURÍS	VALENCIA	1.606	1.306	235	46	4	13	2
ALGINET	VALENCIA	1.448	820	492	86	5	44	1
GODELLETA	VALENCIA	1.397	1.109	247	27	1	13	
ALZIRA	VALENCIA	1.338	594	510	175	6	53	
REQUENA	VALENCIA	1.049	624	261	111	10	43	
EL EJIDO	ALMERÍA	946	112	729	57	3	45	
VILAMARXANT	VALENCIA	853	681	130	27		15	
JEREZ DE LA FRONTERA	CÁDIZ	852	422	282	116	13	18	1
CARLET	VALENCIA	839	442	264	82	4	47	
MONTROI/MONTROY	VALENCIA	838	695	117	18		8	
CATADAU	VALENCIA	785	420	302	44	7	12	
RIOLA	VALENCIA	665	377	258	20	4	6	
PICASSENT	VALENCIA	629	322	267	18	2	20	
PEDRALBA	VALENCIA	604	290	266	29	5	14	
LLOMBAI	VALENCIA	594	321	205	45	3	20	
TARRAGONA	TARRAGONA	577	354	170	43	6	1	3
BUÑOL	VALENCIA	489	257	175	32	8	15	2
ALBERIC	VALENCIA	446	314	91	27	1	13	

SILLA	VALENCIA	428	16	337	50	2	21	2
MIRA	CUENCA	377	162	194	15		6	
LORIGUILLA	VALENCIA	363	117	225	15		5	1
CASTELLDEFELS	BARCELONA	298	185	73	35	3	2	
MALAGA	MALAGA	297	136	94	54	2	10	1
PATERNA	VALENCIA	297	58	208	15	3	11	2
CULLERA	VALENCIA	286	139	124	18		4	1
MANISES	VALENCIA	285	57	207	15	1	5	
REAL	VALENCIA	266	221	25	17	1	2	
POLINYÀ DE XÚQUER	VALENCIA	247	172	43	24		8	
CARCAIXENT	VALENCIA	229	117	76	25		11	
MANACOR	BALEARIC ISLANDS	223	96	94	28	1	4	
MISLATA	VALENCIA	212	32	164	12	2	2	
EL PUERTO DE SANTA MARÍA	CÁDIZ	207	127	37	39	2	1	1
ÁLORA	MALAGA	204	113	76	9		5	1
LLÍRIA	VALENCIA	196	129	50	14		2	1
GAVÀ	BARCELONA	195	105	58	26	1	5	
BENIFAÍÓ	VALENCIA	187	64	95	13	1	14	
BENALMÁDENA	MALAGA	185	132	23	29	1		
ALFARB	VALENCIA	168	118	33	10		7	
BENICULL DE XÚQUER	VALENCIA	162	111	48	2		1	
EL PRAT DE LLOBREGAT	BARCELONA	156	50	65	37	3	1	
SIETE AGUAS	VALENCIA	155	129	14	10		2	
LA POBLA LLARGA	VALENCIA	152	124	18	7	1	2	
BENAGUASIL	VALENCIA	149	92	41	7	3	6	
MAZARRÓN	MURCIA	146	130	7	8		1	
CÁRTAMA	MALAGA	143	84	45	9		5	
RAFELGUARAF	VALENCIA	139	111	16	8	1	3	
SUECA	VALENCIA	138	66	50	14		7	1
LA POBLA DE VALLBONA	VALENCIA	136	59	69	6		2	
CORBERA	VALENCIA	135	65	40	15	3	12	
ALBORACHE	VALENCIA	129	104	16	5	1	3	
CASTELLÓ	VALENCIA	127	101	14	12			
SOT DE CHERA	VALENCIA	123	66	52	4		1	
EL CATLLAR	TARRAGONA	121	106	11	2		1	1
LLOCNOU DE LA CORONA	VALENCIA	119	49	58	11		1	
ALCALÀ DE XIVERT	CASTELLÓN	118	88	22	6		2	
ALCÀSSER	VALENCIA	116	13	97	4		2	
VILADECANS	BARCELONA	113	43	32	35	1	2	
LETUR	ALBACETE	109	58	37	9	4	1	
ALJARAQUE	HUELVA	104	93	7	3		1	
CASTELLÓ DE LA PLANA	CASTELLÓN	100	32	51	11		6	
OLIVA	VALENCIA	96	77	13	4	2		

CHICLANA DE LA FRONTERA	CÁDIZ	94	80	8	6			
BÉTERA	VALENCIA	92	30	57	5			
SALOU	TARRAGONA	91	63	17	9	1	1	
MANUEL	VALENCIA	90	63	16	5	1	5	
GESTALGAR	VALENCIA	87	50	27	8		2	
VILLAR DEL ARZOBISPO	VALENCIA	85	67	12	6			
ORPESA/OROPESA DEL MAR	CASTELLÓN	81	70	6	4	1		
SAN FERNANDO	CÁDIZ	80	39	30	9		2	
SANT BOI DE LLOBREGAT	BARCELONA	80	22	55	1		2	
LLANERA DE RANES	VALENCIA	80		80				
TOUS	VALENCIA	80	55	20	1		4	
ALHAURÍN DE LA TORRE	MÁLAGA	76	51	23	2			
BURJASSOT	VALENCIA	76	7	67	1	1		
BENIMODO	VALENCIA	75	53	15	5	1	1	
MASSALAVÉS	VALENCIA	72	43	15	9		5	
YÁTOVA	VALENCIA	72	53	13	4		2	
BARCELONA	BARCELONA	71	25	28	14	1	3	
TAVERNES DE LA VALLDIGNA	VALENCIA	71	18	34	13		6	
PUERTO REAL	CÁDIZ	67	45	6	14		2	
PUNTA UMBRÍA	HUELVA	65	52	8	5			
L'ELIANA	VALENCIA	65	36	24	5			
SAGUNT/SAGUNTO	VALENCIA	59	16	37	5		1	
CARAVACA DE LA CRUZ	MURCIA	59	33	8	14	1	3	
ALMUSSAFES	VALENCIA	58	12	34	6		5	1
MACASTRE	VALENCIA	58	47	8	3			
GANDIA	VALENCIA	56	15	35	5		1	
ALBALAT DE LA RIBERA	VALENCIA	54	24	18	8		4	
MONTALBÁN	TERUEL	51	32	14	2		3	
FAVARA	VALENCIA	51	16	28	5		2	
FUENTERROBLES	VALENCIA	51	18	8	23	1	1	
PALMA	BALEARIC ISLANDS	51	32	12	6		1	
BENICARLÓ	CASTELLÓN	50	33	14	3			
TORREMOLINOS	MÁLAGA	49	29	8	12			
PIZARRA	MÁLAGA	48	25	21	2			
CHERA	VALENCIA	48	40	5	2		1	
CHULILLA	VALENCIA	47	40	4	2		1	
XÀTIVA	VALENCIA	47	15	29	3			
CAMPOS	BALEARIC ISLANDS	47	31	13	3			
CAUDETE DE LAS FUENTES	VALENCIA	46	21	13	5	1	6	
L'ÉNOVA	VALENCIA	46	31	10	5			
TÍJOLA	ALMERÍA	45	31	3	4		6	1

CALLES	VALENCIA	45	29	11	5			
SAN ANTONIO DE BENAGÉBER	VALENCIA	45	19	22	3		1	
ELS PALLARESOS	TARRAGONA	43	35	1	4	2	1	
ADEMUZ	VALENCIA	43	10	33				
GODELLA	VALENCIA	43	17	26				
SOLLANA	VALENCIA	43	11	23	4		4	1
ALBORAIA/ALBORAYA	VALENCIA	42	9	28	5			
SINARCAS	VALENCIA	41	24	7	3		7	
CARMONA	SEVILLA	40	36	1	2		1	
TERUEL	TERUEL	40	34		4		2	
TALAYUELAS	CUENCA	40	27	9	2		2	
LLUCMAJOR	BALEARIC ISLANDS	40	36	3	1			
VILA-SECA	TARRAGONA	37	15	5	12	3	1	1
PENÍSCOLA/PEÑÍSCOLA	CASTELLÓN	37	27	6	4			
MOLINA DE SEGURA	MURCIA	37	28	5	4			
SITGES	BARCELONA	36	22	10	4			
VALLMOLL	TARRAGONA	35	28	3	2		1	1
BUGARRA	VALENCIA	35	21	6	6		2	
CÁDIZ	CÁDIZ	34	14	4	12		4	
CAMBRILS	TARRAGONA	34	21	12	1			
MONCADA	VALENCIA	34	6	26	1		1	
VILLET DE MESA	GUADALAJARA	33	15	14	3		1	
ALCOVER	TARRAGONA	33	16	17				
CASINOS	VALENCIA	32	23	5	2		2	
CALVIÀ	BALEARIC ISLANDS	32	17	9	5	1		
CARTAYA	HUELVA	31	27		3		1	
VÉLEZ-MÁLAGA	MALAGA	31	15	6	9		1	
VALLS	TARRAGONA	31	23		5		2	1
VILANOVA I LA GELTRÚ	BARCELONA	30	14	7	8		1	
CONIL DE LA FRONTERA	CÁDIZ	29	22	3	2		2	
DELTEBRE	TARRAGONA	29	25	1	3			
NÁQUERA	VALENCIA	29	8	18	1		2	
SENYERA	VALENCIA	29	24	4	1			
L'HOSPITALET DE LLOBREGAT	BARCELONA	28	10	9	6	2	1	
MURCIA	MURCIA	28	18	8	1	1		
MONT-ROIG DEL CAMP	TARRAGONA	27	22	4	1			
MADRID	MADRID	27	9	14	4			
BARXETA	VALENCIA	27	19	4	3		1	
CHELVA	VALENCIA	27	17	6	3		1	
SANT MATEU	CASTELLÓN	26	20	2	2		2	
ALPUENTE	VALENCIA	26	1	24		1		

PUÇOL	VALENCIA	26	10	13	2		1	
ALMOGÍA	MALAGA	25	22	1	2			
VALLE DE ABDALAJÍS	MALAGA	25	16	3	6			
REUS	TARRAGONA	25	15	6	2		2	
VINARÒS	CASTELLÓN	25	16	6	1		2	
CAMPORROBLES	VALENCIA	25	13	7	3		2	
ALACANT/ALICANTE	ALICANTE	24		23	1			
HUELVA	HUELVA	23	14	1	7		1	
LOS PALACIOS Y VILLAFRANCA	SEVILLA	22	13	8			1	
ALCOROCHES	GUADALAJARA	22	19	2	1			
ESPARREGUERA	BARCELONA	22	17		2		3	
ANTELLA	VALENCIA	22	1	19	2			
LLUTXENT	VALENCIA	22	11	6	5			
MASSAMAGRELL	VALENCIA	22	4	18				
MACAEL	ALMERÍA	21	14	4	2		1	
ANTEQUERA	MALAGA	21	16	2	1	1	1	
NERJA	MALAGA	21	14	1	5		1	
ALIAGUILLA	CUENCA	21	9	6	6			
MOLINA DE ARAGÓN	GUADALAJARA	21	18	1	2			
LA RÀPITA	TARRAGONA	21	11	6	3		1	
MUSEROS	VALENCIA	21	2	14	3		2	
VANDELLÒS I L'HOSPITALET DE L'INFANT	TARRAGONA	20	14	6				
CIEZA	MURCIA	20	7	1	9	1	2	
SANT PERE DE RIBES	BARCELONA	19	13	2	4			
VILAFAMÉS	CASTELLÓN	19	16	3				
GAVARDA	VALENCIA	19	13	6				
LA HOZ DE LA VIEJA	TERUEL	18	16	1	1			
JARABA	ZARAGOZA	18	1	12	2	1	2	
MOCHALES	GUADALAJARA	18	13	4	1			
AMPOSTA	TARRAGONA	18	10	3	3		1	1
CALAFELL	TARRAGONA	18	13	4			1	
DÉNIA	ALICANTE	18	7	9	2			
LA POBLA DE FARNALS	VALENCIA	18	1	15	2			
LEMOIZ	BISCAY	18	10	8				
TORTOSA	TARRAGONA	17	13	3	1			
OLULA DEL RÍO	ALMERÍA	16	10	2	3		1	
GUADIX	GRANADA	16	9	3	3		1	
JÓDAR	JAÉN	16	10		6			
SIGÜENZA	GUADALAJARA	16	12	4				
TORREBLANCA	CASTELLÓN	16	13	2	1			
TUÉJAR	VALENCIA	16	10	2			4	
ADOR	VALENCIA	15	4	11				

EL PUIG DE SANTA MARIA	VALENCIA	15	2	13				
FORTALENY	VALENCIA	15	11	3	1			
LA LLOSA DE RANES	VALENCIA	15	3	12				
MELIANA	VALENCIA	15		13	2			
ONTINYENT	VALENCIA	15	2	13				
PADUL	GRANADA	14	10	1	2		1	
TOMELLOSO	CIUDAD REAL	14	10	1	3			
SANT ESTEVE SESROVIRE	BARCELONA	14	12	1	1			
ALBAIDA	VALENCIA	14	1	12	1			
FOIOS	VALENCIA	14		14				
LOSA DEL OBISPO	VALENCIA	14	6	4	1		3	
SERRA	VALENCIA	14	6	8				
BUNYOLA	BALEARIC ISLANDS	14	12		2			
CÚLLAR	GRANADA	13	6	2	3		2	
VILLA DE OTURA	GRANADA	13	11	1	1			
SEVILLA	SEVILLA	13	2	9	1			1
UTRERA	SEVILLA	13	11	1	1			
CUENCA	CUENCA	13		6			7	
BADALONA	BARCELONA	13	11	2				
MARTORELL	BARCELONA	13	3	6	1		1	2
SANT CUGAT DEL VALLÈS	BARCELONA	13	10	2		1		
ALCANAR	TARRAGONA	13	8	4	1			
BENICÀSSIM/BENICASIM	CASTELLÓN	13	11	2				
ALBUIXECH	VALENCIA	13	4	6	2		1	
BENIMUSLEM	VALENCIA	13	5	8				
MARRATXÍ	BALEARIC ISLANDS	13	10		2		1	
ARCOS DE LA FRONTERA	CÁDIZ	12	7	1	1		3	
VILLAMARTÍN	CÁDIZ	12	6	5	1			
MONTERDE	ZARAGOZA	12	9		3			
ZARAGOZA	ZARAGOZA	12	5	6			1	
MOYA	CUENCA	12	9	1	1	1		
ABRERA	BARCELONA	12	2	8	2			
SANT JAUME D'ENVEJA	TARRAGONA	12	12					
ALMASSORA	CASTELLÓN	12	2	7	3			
BONREPÒS I MIRAMBELL	VALENCIA	12		12				
DOS AGUAS	VALENCIA	12	9	2	1			
L'ALCÚDIA DE CRESPIES	VALENCIA	12	3	8	1			
MASSALFASSAR	VALENCIA	12	2	9	1			
MORATALLA	MURCIA	12	7	2	3			
ROQUETAS DE MAR	ALMERÍA	11	2	8	1			
ALCALÁ DE LOS GAZULES	CÁDIZ	11	4	3	1		3	
DÓLAR	GRANADA	11	1	2	4		4	
ARDALES	MALAGA	11	5	2	3		1	

FRIGILIANA	MALAGA	11	10	1			
TEBA	MALAGA	11	8		3		
CIMBALLA	ZARAGOZA	11	8	1	1		1
ALBACETE	ALBACETE	11	3	8			
LANDETE	CUENCA	11	5	2	2		2
EL VENDRELL	TARRAGONA	11	6	4	1		
LA CANONJA	TARRAGONA	11	6	1	3		1
ELX/ELCHE	ALICANTE	11	5	5	1		
L'ALFÀS DEL PI	ALICANTE	11	6	2	3		
ALMÀSSERA	VALENCIA	11	1	9	1		
CANALS	VALENCIA	11	1	10			
DAIMÚS	VALENCIA	11	4	6	1		
MIRAMAR	VALENCIA	11	7	4			
OLOCAU	VALENCIA	11	6	5			
BINISALEM	BALEARIC ISLANDS	11	10	1			
ARMUÑA DE ALMANZORA	ALMERÍA	10	6		3		1
HUÉNEJA	GRANADA	10	5	3	1		1
ALBARRACÍN	TERUEL	10	4	3	3		
RODA DE BERÀ	TARRAGONA	10	8	1	1		
TORREDEMBARRA	TARRAGONA	10	7	3			
ALTEA	ALICANTE	10	6	2	2		
XÀBIA/JÁVEA	ALICANTE	10	6	3		1	
ALBALAT DELS SORELLS	VALENCIA	10	1	9			
ANDILLA	VALENCIA	10	9	1			
DOMENÓ	VALENCIA	10	6	2	1		1
LLAURÍ	VALENCIA	10	2	6	1		1
ROCAFORT	VALENCIA	10	5	4	1		
SANT JOANET	VALENCIA	10	8		2		
ABARÁN	MURCIA	10	8				2