



The role of Consorcio de Compensación de Seguros in Motor car Third-Party Liability Insurance

As a tool at the service of the Spanish insurance industry, many important functions of Consorcio de Compensación de Seguros (CCS) are related to the compulsory Motor car Third-Party Liability Insurance (MTPL).

CCS functions in MTPL are:

Guarantee fund for car accidents

CCS indemnifies personal injury (and, in most cases, property damage) caused by uninsured, stolen or unidentified vehicles, as well as by those insured by a bankrupt insurer.

Direct insurer of vehicles rejected by, at least, two private insurers

In this case CCS, upon request of the insured, will insure the compulsory Third-Party Liability of that vehicle.

This function is increasingly less frequent, as the market covers the vast majority of these risks.

Direct insurer of vehicles from public agencies

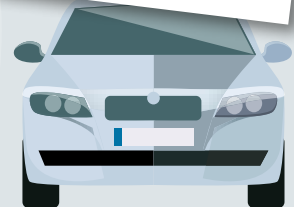
All vehicles from public agencies (at national, regional and local levels) requesting it, can take out an insurance with CCS.

Manager of the Informative Record of Insured Vehicles (FIVA)

Thanks to this informative function and injured party can, through the licence plate number of the vehicle, know which insurer he/she has to address the compensation claim to. Insurers must notify CCS all entries and withdrawals in their portfolio on a daily basis, in order to keep this record updated. Information is also available to insurance companies, to hospitals treating road accident victims and to the National Department of Traffic, using it to detect and fine uninsured vehicles.

Information Centre of the EU Motor Insurance Directives

CCS informs other countries of the European Economic Area about insurers of Spanish vehicles involved in accidents outside Spain and, reciprocally, requests information to partner organizations about foreign vehicles involved in accidents in Spanish territory.



How is the system financed?

- The guarantee fund is financed by means of a **1.5 % surcharge applied to MTPL premiums**. After indemnifying injury and damage, CCS exercises its right of recovery against the owner and driver of the vehicle that caused the accident.
- **Direct insurance of vehicles rejected by private undertakings** is financed by the corresponding **premium payment**.
- **Direct insurance of vehicles from public agencies** is financed by the corresponding **premium payment**.

How to take out MTPL insurance with CCS?

General public:

- Over the phone **900 222 665 / +34 952 367 042** (Monday to Friday, from 9 AM to 6 PM)
- If you own an electronic identification, **via the webpage (section "Car insurance": "Taking out insurance policies")**.

Public agencies:

- Through CCS' Production Department over the phone **+34 913 395 719** (Monday to Friday, from 8 AM to 3 PM).
- By e-mail: **ccsprod@consorseguros.es**
- With prior authorization of CCS, via the webpage: **https://www.consorseguros.net/dana-na/auth/url_default/welcome.cgi**



How to file a claim?

- Via Call Centre: **900 222 665**
+34 952 367 042
- Via the webpage: **www.consorseguros.es** where you will be informed about the documentation required and how to provide it in each case.



CONSORCIO DE
COMPENSACION
• DE SEGUROS •



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