

NINTH 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 7 p.m. on 31 December 2024 CCS has received and registered 233,469 claims.**

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

- | | |
|---|-----------------|
| • Residential properties: | 76,143 claims. |
| • Motor vehicles: | 137,325 claims. |
| • Shops, warehouses and other single risks: | 14,241 claims. |
| • Offices: | 1,002 claims. |
| • Industrial risks: | 4,688 claims. |
| • Infrastructure: | 70 claims. |

222,988 of these claims are located in the province of Valencia (95.5 % of the total).

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 227,312 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 7 p.m. on 31 December 2024 CCS has paid 59,777 claims, for a cumulative amount of € 734,722,413, broken down by type of exposure as follows:**

• Residential properties:	15,462 payouts for €198,057,641
• Motor vehicles:	41,497 payouts for €357,756,787
• Shops, warehouses and other single risks:	2,134 payouts for €74,186,298
• Offices:	196 payouts for €3,715,397
• Industrial risks:	484 payouts for €97,470,512
• Infrastructure	4 payouts for €3,535,777

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 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, 31 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)**

MUNICIPALITY	PROVINCE	TOTAL CLAIMS	RESIDENTIAL	MOTOR CARS	OFFICES	INDUSTRIAL	CIVIL WORKS
PAIPORTA	VALENCIA	22.639	6.558	14.620	87	268	2
CATARROJA	VALENCIA	21.352	6.886	12.735	111	366	1
ALGEMESÍ	VALENCIA	19.106	5.955	11.694	103	204	1
ALDAIA	VALENCIA	17.007	4.552	11.071	90	221	1
ALFAFAR	VALENCIA	14.598	3.809	9.741	34	99	
VALÈNCIA	VALENCIA	12.052	2.494	8.764	30	153	3
BENETÚSSER	VALENCIA	9.687	2.573	6.362	53	64	
SEDAVÍ	VALENCIA	9.604	1.990	6.944	37	117	1
MASSANASSA	VALENCIA	9.530	2.249	6.479	34	206	
PICANYA	VALENCIA	8.934	2.933	5.463	28	133	
RIBA-ROJA DE TÚRIA	VALENCIA	8.169	587	6.415	21	579	
ALAUQUÀS	VALENCIA	7.460	1.338	5.649	32	50	1
ALBAL	VALENCIA	6.804	1.842	4.296	43	171	1
L'ALCÚDIA	VALENCIA	6.007	2.150	3.308	39	158	1
CHIVA	VALENCIA	5.887	3.482	2.019	16	124	
TORRENT	VALENCIA	3.651	1.460	1.987	8	85	3
BENIPARRELL	VALENCIA	3.185	505	2.002	11	323	
GUADASSUAR	VALENCIA	3.145	1.420	1.577	10	43	
MONTERRAT	VALENCIA	2.928	2.245	561	2	34	3
XIRIVELLA	VALENCIA	2.859	1.069	1.333	31	94	1
QUART DE POBLET	VALENCIA	2.140	277	1.430	14	166	
UTIEL	VALENCIA	2.128	956	956	5	56	1
CHESTE	VALENCIA	1.799	677	913	7	57	1
TURÍS	VALENCIA	1.625	1.320	239	4	13	2
ALGINET	VALENCIA	1.468	827	498	5	46	1
GODELLETA	VALENCIA	1.416	1.122	250	1	17	
ALZIRA	VALENCIA	1.352	604	512	5	56	
REQUENA	VALENCIA	1.061	626	266	10	47	
EL EJIDO	ALMERÍA	950	111	732	3	46	
VILAMARXANT	VALENCIA	865	686	136		15	
JEREZ DE LA FRONTERA	CÁDIZ	854	423	283	13	18	1
MONTROI/MONTROY	VALENCIA	849	706	117		8	
CARLET	VALENCIA	844	444	266	3	49	
CATADAU	VALENCIA	791	423	305	7	12	
RIOLA	VALENCIA	666	376	259	4	7	
PICASSENT	VALENCIA	646	325	270	2	20	
PEDRALBA	VALENCIA	607	292	267	5	14	
LLOMBAI	VALENCIA	599	324	208	3	20	

TARRAGONA	TARRAGONA	579	355	171	6	1	3
BUÑOL	VALENCIA	494	259	178	8	17	2
ALBERIC	VALENCIA	450	316	92	1	13	
SILLA	VALENCIA	432	16	341		22	2
MIRA	CUENCA	380	162	197		6	
LORIGUILLA	VALENCIA	368	118	229		6	1
MÁLAGA	MÁLAGA	304	137	94	2	10	2
CASTELLDEFELS	BARCELONA	299	184	73	3	2	
PATERNA	VALENCIA	299	58	210	3	11	2
MANISES	VALENCIA	292	60	211	1	5	
CULLERA	VALENCIA	288	141	124		4	1
REAL	VALENCIA	274	227	27	1	2	
POLINYÀ DE XÚQUER	VALENCIA	251	174	45		8	
CARCAIXENT	VALENCIA	232	116	78		12	
MANACOR	ILLES BALEARS	226	98	95	1	4	
MISLATA	VALENCIA	215	33	165	2	2	
EL PUERTO DE SANTA MARÍA	CÁDIZ	209	127	38	2	1	1
ÁLORA	MÁLAGA	202	111	76		5	1
LLÍRIA	VALENCIA	199	130	52		2	1
GAVÀ	BARCELONA	195	105	58	1	5	
BENIFAÍÓ	VALENCIA	188	65	95	1	14	
BENALMÁDENA	MÁLAGA	186	133	23	1		
ALFARB	VALENCIA	169	119	33		7	
BENICULL DE XÚQUER	VALENCIA	163	112	48		1	
EL PRAT DE LLOBREGAT	BARCELONA	156	50	65	3	1	
SIETE AGUAS	VALENCIA	156	130	14		2	
LA POBLA LLARGA	VALENCIA	153	125	18	1	2	
BENAGUASIL	VALENCIA	150	91	42	3	7	
MAZARRÓN	MURCIA	147	131	7		1	
CÁRTAMA	MÁLAGA	145	85	46		5	
SUECA	VALENCIA	141	67	51		7	1
RAFELGUARAF	VALENCIA	140	112	16	1	3	
LA POBLA DE VALLBONA	VALENCIA	137	59	70		2	
CORBERA	VALENCIA	135	65	41	3	12	
ALBORACHE	VALENCIA	129	104	16	1	3	
CASTELLÓ	VALENCIA	129	102	15			
SOT DE CHERA	VALENCIA	129	72	52		1	
EL CATLLAR	TARRAGONA	122	107	11		1	1
LLOCNOU DE LA CORONA	VALENCIA	120	49	59		1	
ALCALÀ DE XIVERT	CASTELLÓN	118	88	22		2	
ALCÀSSER	VALENCIA	118	12	99		2	
VILADECANS	BARCELONA	113	43	32	1	2	
LETUR	ALBACETE	111	57	37	4	1	
OLIVA	VALENCIA	106	87	13	2		

ALJARAQUE	HUELVA	104	93	7		1	
CASTELLÓ DE LA PLANA	CASTELLÓN	102	33	52		6	
CHICLANA DE LA FRONTERA	CÁDIZ	94	80	8			
SALOU	TARRAGONA	93	64	18	1	1	
BÉTERA	VALENCIA	93	29	59			
MANUEL	VALENCIA	91	64	16	1	5	
GESTALGAR	VALENCIA	90	52	28		2	
VILLAR DEL ARZOBISPO	VALENCIA	86	68	12			
ORPESA/OROPESA DEL MAR	CASTELLÓN	82	71	6	1		
SAN FERNANDO	CÁDIZ	81	40	30		2	
TOUS	VALENCIA	81	55	21		4	
ALHAURÍN DE LA TORRE	MÁLAGA	80	53	24			1
SANT BOI DE LLOBREGAT	BARCELONA	80	22	55		2	
LLANERA DE RANES	VALENCIA	80		80			
BURJASSOT	VALENCIA	77	7	68	1		
BENIMODO	VALENCIA	76	54	15	1	1	
TAVERNES DE LA VALLDIGNA	VALENCIA	75	19	35		6	
MASSALAVÉS	VALENCIA	72	43	15		5	
BARCELONA	BARCELONA	71	25	28	1	3	
YÁTOVA	VALENCIA	71	53	13		2	
PUERTO REAL	CÁDIZ	67	45	6		2	
L'ELIANA	VALENCIA	67	37	25		1	
PUNTA UMBRÍA	HUELVA	65	52	8			
MACASTRE	VALENCIA	60	47	9			
SAGUNT/SAGUNTO	VALENCIA	60	16	38		1	
ALMUSSAFES	VALENCIA	59	12	35		5	1
CARAVACA DE LA CRUZ	MURCIA	59	33	8	1	3	
GANDIA	VALENCIA	58	15	37		1	
ALBALAT DE LA RIBERA	VALENCIA	55	24	19		4	
FAVARA	VALENCIA	54	19	28		2	
TORREMOLINOS	MÁLAGA	52	32	8			
MONTALBÁN	TERUEL	52	32	15		3	
BENICARLÓ	CASTELLÓN	52	34	14			
FUENTERROBLES	VALENCIA	51	18	8	1	1	
PALMA	ILLES BALEARS	51	32	12		1	
CHERA	VALENCIA	49	41	5		1	
PIZARRA	MÁLAGA	48	25	21			
CHULILLA	VALENCIA	48	40	4		1	
CAMPOS	ILLES BALEARS	48	31	14			
CALLES	VALENCIA	47	29	13			
L'ÉNOVA	VALENCIA	47	32	10			
XÀTIVA	VALENCIA	47	15	29			
CAUDETE DE LAS FUENTES	VALENCIA	46	21	13	1	6	

SAN ANTONIO DE BENAGÉBER	VALENCIA	46	19	23		1	
TÍJOLA	ALMERÍA	45	30	3		6	1
ADEMUZ	VALENCIA	44	11	33			
GODELLA	VALENCIA	44	18	26			
SOLLANA	VALENCIA	44	12	23		4	1
ELS PALLARESOS	TARRAGONA	43	35	1	2	1	
ALBORAIA/ALBORAYA	VALENCIA	43	9	29			
SINARCAS	VALENCIA	41	24	7		7	
CARMONA	SEVILLA	40	36	1		1	
TERUEL	TERUEL	40	34			2	
TALAYUELAS	CUENCA	40	27	9		2	
LLUCMAJOR	ILLES BALEARS	40	36	3			
PENÍSCOLA/PEÑÍSCOLA	CASTELLÓN	38	28	6			
VILA-SECA	TARRAGONA	37	15	5	3	1	1
MOLINA DE SEGURA	MURCIA	37	28	5			
SITGES	BARCELONA	36	22	10			
VALLMOLL	TARRAGONA	36	29	3		1	1
BUGARRA	VALENCIA	36	21	6		3	
MONCADA	VALENCIA	36	6	27		1	
CÁDIZ	CÁDIZ	34	14	4		4	
CAMBRILS	TARRAGONA	34	21	12			
VILLEL DE MESA	GUADALAJARA	33	15	14		1	
ALCOVER	TARRAGONA	33	16	17			
CASINOS	VALENCIA	32	23	5		2	
CALVIÀ	ILLES BALEARS	32	17	9	1		
CARTAYA	HUELVA	31	27			1	
VÉLEZ-MÁLAGA	MÁLAGA	31	15	6		1	
VILANOVA I LA GELTRÚ	BARCELONA	31	15	7		1	
VALLS	TARRAGONA	31	23			2	1
CONIL DE LA FRONTERA	CÁDIZ	30	22	4		2	
MURCIA	MURCIA	30	19	8	1		
L'HOSPITALET DE LLOBREGAT	BARCELONA	29	11	9	2	1	
DELTEBRE	TARRAGONA	29	25	1			
NÁQUERA	VALENCIA	29	8	18		2	
SENYERA	VALENCIA	29	24	4			
CHELVA	VALENCIA	28	18	6		1	
MONT-ROIG DEL CAMP	TARRAGONA	27	22	4			
BARXETA	VALENCIA	27	19	4		1	
REUS	TARRAGONA	26	16	6		2	
ALICANTE	ALICANTE	26	1	24			
SANT MATEU	CASTELLÓN	26	20	2		2	
ALPUENTE	VALENCIA	26	1	24	1		
CAMPORROBLES	VALENCIA	26	13	7		3	

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

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

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