

POLICYHOLDER'S GUIDE

IN PORTUGAL

Lesson 2

CAR
insurance



EVERYTHING YOU HAVE TO KNOW ABOUT INSURANCE FOR CAR AND OTHER VEHICLES IN PORTUGAL :

1. Understand why car insurance is essential.
2. Determine how insure your car in Portugal
3. Know all types of contracts
4. Get portuguese license plates



Car insurance



Which insurance to drive in Portugal ?

Which types of regulations in Portugal ?

What is the procedure to insure your car in Portugal ?

Find all the answers you need about car insurance in Portugal in this guide.

WHY DO YOU NEED INSURANCE FOR YOUR CAR IN PORTUGAL ?

How to be able to drive legally ?

In Portugal, even insuring your car is subject to the law.

In fact, just like in France or in Spain, for example, Portuguese law requires car owners insure their vehicles with at least “third-party” insurance. This minimum guarantee, also known as “automobile civil liability” covers the costs of any material damages or bodily injuries the driver may cause to third parties. However, there are several options available to complete this basic guarantee and expand the cover for the insured vehicle (see the section “choosing good automobile insurance”).

The sum of the premium for your automobile insurance in Portugal depends on the type of guarantees chosen (third-party, standard or all-risk) but also your driving record; in other words: your age, the number of years you have had a licence, your driving history with former insurance companies (bonuses/penalties), the use of your vehicle in Portugal.

How to calculate premium ?



Did you know ?

If you have lived in a European country for at least 6 months, you can take a driving exam... it's easier to pass your exam in Portugal than in France and it costs less!

And for those who still don't speak Portuguese, **some driving schools offer driving courses in French** (for a higher fee): the practical exam, however, will be in Portuguese!

CAR INSURANCE FOR NEWCOMERS ?

Which formalities to insure a car ?

To take out an automobile insurance policy in Portugal, you must provide the following documents to your insurance company or broker :

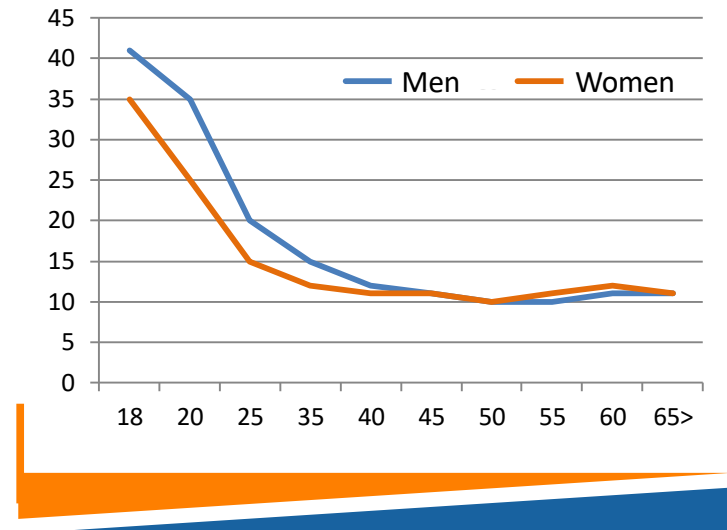
- Taxpayer's ID number (Numero de contribuinte)
- A mailing address in Portugal
- A bank account number in Portugal
- Your driving history with bonuses/penalties (*ask your former insurance company*)
- The grey card for your vehicle now registered in Portugal or the official documentation proving you've applied for a change of registration through the Portuguese authorities.

Did you know ?

Since December 21, 2012 women have to pay the same premium as men, even though they drive better...

The European Court of Justice stated that "taking into account the gender of the policyholders as a risk factor in insurance contracts is considered as discrimination.

Claim evolution in function of gender and age :



3 TYPES OF CAR INSURANCE CONTRACTS :

HOME

Car insurance guarantees
in Portugal

Essential guarantees



PARTIAL



COMPLETE



TOTAL

Legal car protection

Civil liability

Assistance 24h/24 365 d / year

Vehicle damages

Windshield coverage

Stealing coverage

All accidents coverage



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INOV INSURANCE'S PIECES OF ADVICE TO GET PORTUGUESE LICENSE PLATES

WHICH ELEMENTS ?

We'll give you all the details on the different steps, which sometimes require a little patience (private intermediaries, however, can do this work for you for a fee of around €500).

HOME



Obtain the certificate of conformity (builder's site)

Complete an IMT form 9 (*downloadable doc in Portuguese*)



Take your vehicle to pass a technical inspection (authorised centres)

Apply for approval of your vehicle (through the IMT office closest to your place of residence)



Legalise your vehicle and pay ISV (vehicle tax) - A customs office corresponding to your place of residence



Apply for a new grey card (IMT)

Register your new registration plates with the *Conservatoria do registo Automovel*

Please, click here to get your



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