

BUYER'S GUIDE

Car Insurance in Ecuador

What to ask before you buy

- What coverage is required by Ecuador law vs. optional? Liability is the legal floor.
- What is the deductible in USD, and how does it change by claim type?
- Are collision and comprehensive included, or only available as an add-on?
- Does the policy cover a replacement vehicle during repairs? For how many days?
- Is glass damage (windshield) covered separately or under collision?
- Are personal belongings in the car covered? At what limit?

Plan types you will see

Coverage	What it pays for	Typical add-on
Liability (RC)	Damage you cause to others — required	Often bundled
Collision / All-risk	Damage to your car in a crash	Optional
Theft (robo)	Stolen vehicle or parts	Optional
Fire / natural event	Fire, flood, earthquake	Often bundled
Glass (cristales)	Windshield and window damage	Usually separate
Personal accident	Driver and passenger injury	Optional
Legal assistance	Defense and counsel costs	Optional

Smart moves before you sign

- Get three quotes with the same coverage list so you can compare apples to apples.
- Ask about no-claim discount (bono de no siniestralidad) — it can cut renewal cost.
- Confirm that your usual mechanic and any preferred body shop are accepted.
- Check roadside assistance — flat tire, towing, lockout, and battery help.

What to send your advisor

Car year, make, model, plate or VIN, the city where it is garaged, who else drives it, and the coverage list you want quoted.