

## Car Insurance Companies in Andorra

Publicado el 09 de March de 2026

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Andorra has its own insurance market, regulated by the Andorran Financial Authority (AFA), with a limited number of authorised operators. If you are looking for **car insurance in Andorra**, it is useful to know which companies operate there, what profile each one has, and which type of vehicle or driver each one is best suited for. This guide provides a summary of all the options available in 2025.

It is important to distinguish between two types of players: **insurance companies** (which issue policies and bear the risk) and **brokers** (which act as independent intermediaries, compare offers from several companies and advise you). Understanding this difference will help you make a better choice.

At ImportoCotxe.ad, we manage the entire process of importing cars from Germany to Andorran registration, and our clients often ask us which company to use for insuring their vehicle. That is why we have put together this practical guide.

### Insurance Companies Operating in Andorra

These are the entities authorised by the AFA to issue car insurance policies in the Principality:

#### [ASSAP Assegurances](#)

One of the most established companies in the Andorran market, with over 40 years of activity. ASSAP is the exclusive delegate in Andorra for the international companies **Zurich** and **FIATC**. It offers third-party and comprehensive policies, with notable additional cover such as new-for-old value during the first three years and a replacement vehicle. A solid option for new or recently imported cars.

## **Assegur (also registered as Assegur Diversos, SA)**

An Andorran company with over 30 years of experience and a team of more than 50 people. As well as being its own insurer, it acts as the exclusive delegate for **Allianz** in Andorra. Key strengths include vehicle assessment within 24 hours, its own fleet of replacement vehicles (the only one in Andorra), worldwide cover from kilometre zero, and up to €1,500 compensation for loss of personal belongings in the event of theft. The Pagafàcil service allows you to combine all your insurance payments into a single monthly instalment with no surcharges.

## **Financera d'Assegurances**

A 100% Andorran company, member of the Association of Andorran Insurance Companies. It offers fully customisable policies for each vehicle and driver profile. Regularly cited as one of the preferred options for high-end vehicles in the local market. Its deep roots in Andorran society are one of its key differentiators.

## **Becier Assegurances (Grup Becier)**

Part of the Becier Group, one of the most diversified business structures in the Principality. Becier Assegurances is a member of the Association of Andorran Insurance Companies and the Bureau Andorrà. Its risks are reinsured with prestigious international institutions, strengthening its financial solvency. Particularly suitable for high-value vehicles or company fleets.

## **Companyia Andorrana d'Assegurances (CAAdA)**

An Andorran-owned company registered with the AFA. Primarily focused on the local market, with products for individuals and businesses resident in the Principality.

## **AXA – Patrimoine Assegurances**

The AXA group operates in Andorra through its local delegation, Patrimoine Assegurances. The international brand is a trust factor for clients used to working with large European insurers, covering the motor sector among its range of products.

## **Generali France Assegurances**

The Generali group, one of the world's largest reinsurers, is present in Andorra through its French delegation. Its offering combines the strength of an international group with

knowledge of the Pyrenean-Andorran market. A good option for residents with professional or family ties to France.

## **Occident GCO**

Occident has operated in Andorra since 2010, with a delegation in Escaldes-Engordany. The Occident group includes brands such as Catalana Occident, Plus Ultra Seguros and Seguros Bilbao. It has the **Autopresto** garage network, offering standout services including a courtesy car, immediate assessment, home collection and delivery, and a repair guarantee of up to 3 years. A good choice for those who value a strong after-sales service network.

## **Plus Ultra Insurance**

Part of the Occident group, Plus Ultra operates independently in the Andorran market. Aimed at conventional driver profiles, with competitive products in the third-party and extended third-party segments.

## **Multisegur Assegurances**

An Andorran company with over 30 years of history and strong local roots. It offers a personal and proximity-focused service, with a tailored insurance programme adapted to the real needs of each client. Motor insurance is part of its broad product portfolio for individuals and businesses.

## **UAP – Unió i Aliança de Previs**

An Andorran operator present in multiple insurance lines, including motor. Focused on life and savings products for residents of the Principality.

## **Zurich Insurance**

The Swiss group Zurich operates in Andorra through [ASSAP](#), its exclusive delegate. Zurich-covered car policies combine the strength of the international group with the local expertise of the Andorran operator.

## **FIATC Insurance**

Similar to Zurich, FIATC operates in the Andorran market through [ASSAP](#) as its exclusive delegate. FIATC is a mutual insurer with a strong presence in Catalonia and

the Pyrenees, making it particularly relevant for Andorran residents with ties to the eastern Pyrenean region.

## Brokers: Compare Before You Sign

In addition to insurance companies, the Andorran market has several **brokers** that act as independent intermediaries. Their role is to assess your needs and present you with the best options from several companies, without being tied to any of them exclusively.

| Broker                                                          | Profile                                                                    | Key Strength                                                                                          |
|-----------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| <a href="#"><u>ACA Segurs</u></a><br>(Andorran Automobile Club) | Broker linked to ACA Club, open to the general public                      | Personalised advice, client advocacy with insurance companies                                         |
| <a href="#"><u>Asseurances Generals</u></a>                     | Independent Andorran broker                                                | Wide product portfolio, established local presence                                                    |
| <a href="#"><u>Mora Corredors d'Asseurances</u></a>             | Broker registered with the AFA Mediators Register, 15+ years of experience | Specialisation in high-end vehicles; work with AXA, Generali, Occident, Financera, Assecur and Becier |

Taking out insurance through a broker has a clear advantage: the broker works for you, not for the company. In the event of a claim, they support you through the process and ensure you receive the right compensation.

## Which Type of Cover Do You Need?

Regardless of which company you choose, the Andorran market offers three main types of cover:

- **Third-party basic:** the minimum cover required by law. Covers damage you may cause to third parties. Suitable for older vehicles or those of low value.
- **Extended third-party:** adds theft, fire, glass and weather damage cover. A good intermediate option for mid-value vehicles (3-7 years old).

- **Comprehensive:** full cover including damage to your own vehicle. Recommended for new or recently imported cars. Some companies include new-for-old cover for the first three years.

For cars imported from Germany, which are typically premium vehicles (BMW, Audi, Mercedes, Tesla) with significant value, the general recommendation is a comprehensive policy for the first three years, ideally with new-for-old cover.

## **Frequently Asked Questions about Car Insurance in Andorra**

### **Are all the companies on the list regulated by the AFA?**

Yes. All companies operating legally in Andorra must be registered with the Andorran Financial Authority (AFA). You can verify this on the AFA's official website before taking out a policy.

### **What is the difference between an insurance company and a broker?**

The insurance company issues the policy and bears the risk. A broker is an independent intermediary that compares offers from several companies and advises you. Using a broker does not increase your premium, as the broker receives a commission from the company.

### **Can I insure in Andorra a car imported from Germany?**

Yes, once the vehicle has an Andorran registration plate. Most companies on the list issue policies for imported vehicles without any additional restrictions, provided the homologation and registration process in the Principality has been completed.

### **Which companies cover high-end cars in Andorra?**

AXA, Generali, Occident, Financera d'Assegurances, Assegur and Becier offer products specifically designed for high-end vehicles. To compare terms and conditions, we recommend consulting a broker such as [Mora Corredors](#) or [ACA Segurs](#).

### **Does Andorran car insurance cover driving in Spain and France?**

Yes. Andorran policies include third-party liability cover for countries within the Green Card system, which covers the entire EU. Additional cover (breakdown assistance,

comprehensive) varies by company and policy.

## Do I need an insurance certificate to register my car in Andorra?

Yes. To complete vehicle registration in the Principality, you must provide proof of insurance cover. Most Andorran companies issue a provisional certificate that allows you to begin the registration process before the final policy is in place.

Have you just imported your car, or are you in the process of doing so? At ImportoCotxe.ad we guide you through every step: from finding the vehicle in Germany to Andorran registration, and we advise you on the most suitable insurance options for your car. [Request a free consultation](#) with no obligation.

### Te ayudamos a importar tu coche

Contactanos para un presupuesto personalizado sin compromiso

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