



## INSURANCE FOR SELF EMPLOYED/AUTONOMOS TO RECEIVE UNEMPLOYMENT BENEFITS (PARO)

Voluntary insurance (at time of writing, December 2014, but there have been various attempts from the government to make this obligatory ) for self employed / Autonomos (obligatory for **TRADE** Autonomos (economically dependent on one principal client) and those involved in high risk professional activities) to enable you to claim unemployment benefits if you cannot keep your business afloat anymore.

Linked with the 2,2 % contribution for 'cese de actividad' (end of activity) is that for 'contingencias profesionales' that includes cover for work-related accidents or illnesses. % of contribution for that depends on the kind of activity you are involved in, professionally. You cannot contract the first without contracting the second.

Important to inform your gestor if you want this insurance to be contracted for you, as once done, you are obliged to pay for one natural year, to be renewed automatically with another year at a time. Only **one yearly opportunity** to 'renunciar' (renounce), in writing, before October 1st, to have effect as of January 1st of the following year.

You need to have contributed at least a year before you can claim any benefits. After that, your right to benefits builds up as the diagram shows.

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[www.citizensadvice.org.es](http://www.citizensadvice.org.es)



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CITIZENS ADVICE BUREAU SPAIN

| PERIODO DE COTIZACIÓN Y DURACIÓN DE LA PRESTACION |                                  |                                  |
|---|----------------------------------|----------------------------------|
| Meses cotizados                                   | Duración para menores de 60 años | Duración para mayores de 60 años |
| De 12 a 17 meses                                  | 2 meses                          | 2 meses                          |
| De 18 a 23 meses                                  | 3 meses                          | 4 meses                          |
| De 24 a 29 meses                                  | 4 meses                          | 6 meses                          |
| De 30 a 35 meses                                  | 5 meses                          | 8 meses                          |
| De 36 a 42 meses                                  | 6 meses                          | 10 meses                         |
| De 43 a 47 meses                                  | 8 meses                          | 12 meses                         |
| Con 48 meses                                      | 12 meses                         | 12 meses                         |

To date, only about 20% of all Autónomo's have decided to opt for the insurance and almost 70% of all claims for unemployment benefits have been denied, either for not being able to prove the involuntary end to their activities or failing to comply other requisites.

A useful thread/topic on the website with Autónomo questions is this one. Please add on to it if you have any similar queries.

<http://citizensadvice.org.es/topic/autonomo-tarifa-plana-with-right-to-paro/>

Richelle de Wit

18/12/2014

<https://www.facebook.com/groups/citizensinspain/>

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