

Motorhome in Spain: from import to policy

The step-by-step checklist with deadlines, taxes and policy checkpoints, as of August 2026

Step 0: which deadline is running for you?

The obligation follows your residence

If you are resident in Spain, your vehicle may need to be registered here (First Additional Provision of *Ley 38/1992*). What matters is **not** how long the vehicle has been parked in Spain. The standard period is **30 days from the start of use** in Spain, not from the date of your residence formalities.

60 days only with the exemption

Under Article 65(1)(d) the longer period applies **only** where the relocation exemption in Article 66(1)(n) actually applies. If the exemption fails, the deadline drops back to 30 days. So note three dates (start of use, purchase of the vehicle, change of residence) and the vehicle class shown on the *ficha técnica*.

The five conditions of the relocation exemption

Condition	What the law requires (Article 66(1)(n) <i>Ley 38/1992</i>)
1. Residence twelve months	You must have had your normal residence outside Spain for at least twelve continuous months before the move.
2. Taxation in the country of origin	The vehicle must have been acquired or imported there under normal tax conditions , with no exemption and no refund obtained on export.
3. Prior use six months	You must have used the vehicle at the former residence for at least six months before leaving it. Buying shortly before the move breaks this condition.
4. Application in time	Registration must be requested within the period in Article 65(1)(d). The exemption is declared using modelo 06 .
5. Holding period twelve months	The vehicle must not be transferred during the twelve months after registration . If that is breached, the tax can become payable by reference to the date of the breach.

No prior approval needed, but you must be able to prove it. Article 66(2) lists the exemptions requiring prior recognition by the tax authority. Paragraph n) is not among them, so a declaration is enough. The price for that is that you must be able to evidence the twelve months of residence abroad and the six months of prior use if asked.

What falls due without the exemption

Tax or fee	Amount and basis
Registration tax IEDMT	Most motorhomes fall into the highest band (<i>epígrafe</i> 4), either from 200 g CO ₂ per km upwards or because no official CO ₂ figure can be evidenced. Rates: 13.75% Canary Islands, 14.75% mainland base rate, 15% Cantabria, 15.9% Murcia, 16% Balearic Islands, Catalonia, Valencia and Asturias, 0% Ceuta and Melilla.
Taxable basis Article 69	For used vehicles, the market value at the time the tax becomes chargeable , reduced by the residual portion of the indirect taxes that would have applied on a Spanish first registration when new. The average sale prices published by the Ministry may be used.
VAT only if "new"	A vehicle is new for tax purposes as soon as one of the two tests is met: delivery less than six months after first entry into service or no more than 6,000 km. It is only used once both thresholds have been exceeded (Article 13 <i>Ley 37/1992</i>).
Vehicle tax IVTM, municipal	Base amounts under Article 95 of the law on local finances; the municipality may multiply them by a coefficient of up to 2 , differing by vehicle class and band. The binding figure is the <i>ordenanza fiscal</i> of the municipality where you are registered.
DGT fee <i>tasa</i> 1.1	99.77 euros for issuing the registration certificate. A later change of keeper costs 55.70 euros (<i>tasa</i> 1.5).

The process in six stages

Stage	What to do and what you hold afterwards
1. Status the basis	✓ Obtain your NIE and evidence of residence ✓ Secure the evidence for twelve months of residence abroad ✓ Secure the evidence for six months of prior vehicle use
2. Technical ITV station	✓ Apply for the electronic <i>ficha ITV</i> through an ITV station ✓ For EU vehicles the basis is usually the manufacturer's certificate of conformity ✓ Self-converted vehicles: the conversion belongs in the type-approval or individual-approval route

Stage	What to do and what you hold afterwards
3. Tax AEAT	✓ <i>Modelo 576</i> where registration tax is paid ✓ <i>Modelo 06</i> for non-liability or exemption, so in the relocation case ✓ <i>Modelo 05</i> in the cases requiring prior recognition ✓ Trailers are excluded from this tax
4. Municipality IVTM	✓ Settle the vehicle tax of the municipality where you live ✓ Keep the evidence of payment or exemption, the DGT asks for it
5. Registration DGT	✓ Pay <i>tasa 1.1</i>: 99.77 euros ✓ For used EU vehicles also: original vehicle documents, <i>ficha técnica</i> from the ITV, purchase contract or invoice with VAT number ✓ Apply online with a digital certificate, electronic ID or Cl@ve, or through a <i>gestoría</i>
6. Policy only now worth doing	✓ Fit the plates, put the contract on the Spanish registration ✓ Have your previous insurer's claims-history statement ready ✓ Have the conversion, permanently fitted equipment and contents valued separately

ITV: the vehicle class decides, not the body shape

Class on the <i>ficha técnica</i>	Inspection interval
Autocaravana category M	Up to 4 years exempt , then every 2 years, annually from 10 years.
Furgón vivienda category N	Up to 10 years annually , then every six months. Over the first ten years that is ten appointments against four for a true motorhome.
Caravana trailer O2	Up to 6 years exempt, then every 2 years. According to the DGT, trailers below 750 kg need neither their own plate nor their own insurance, although the towing vehicle must be insured.

Your previous no-claims history: what counts

What Spanish law gives you

Article 2(7) of the Spanish compulsory motor insurance law: a claims-history statement covering **five insurance years, issued within fifteen working days**, a ban on treating you less favourably because of your nationality or because the statement comes from another EU Member State, and the insurer's duty to publish how it uses such statements.

What it does not give you

A right to any particular discount. Your previous no-claims percentage does not move with you, because Spain has no statutory bonus ladder. **A UK or other non-EU record is not covered by those EU rules at all**, so request a formal no-claims letter before you cancel and expect each company to apply its own underwriting rules. The difference lies in choosing the insurer.

Checkpoints for your policy

- ✓ Is the **habitation conversion** part of the insured vehicle, or has only the base vehicle been valued? And where are the **contents** insured: under the motor policy, under a *seguro de hogar*, or not at all?
- ✓ Are **awning, canopy, solar panels** and **water damage inside the habitation area** covered, and what applies **while the vehicle is parked** (hail, animal damage, theft from the living area, conditions on the storage location)?
- ✓ Is cover conditional on **gas installation inspection records**, and how are the **permitted drivers and use** defined? Occasional renting out is as a rule not covered.
- ✓ Do **comprehensive cover, assistance and legal expenses** also apply on longer trips abroad? Compulsory liability does (70 million euros for bodily injury and 15 million for property damage per claim, throughout the EEA), these sections do not automatically. And are the sums insured high enough? Values set too low lead to a proportional reduction under the **regla proporcional**.

The three most expensive mistakes

1. The 60 days are treated as a general relocation period. **Solution:** check the five conditions first, then calculate the deadline. If one fails, it is 30 days, and retrospectively so.
2. The motorhome is bought shortly before the move, so the six months of use at the former residence are missing. **Solution:** buy and use it in good time before the move, or buy in Spain in the first place.
3. A self-built conversion is declared as a modification after registration. **Solution:** changes made before first registration belong in the type-approval or individual-approval route, not in the modification procedure under *RD 866/2010*.

We review your case before the deadline becomes a problem.

Tell us your residence date, the purchase date and the vehicle class. We will tell you whether the exemption applies, which deadline is relevant and which policy fits your conversion. No obligation, service in English, claims support included. Phone **+34 922 94 16 10** or c1brokers.es/en/contact-insurance-in-spain/