

Valencia Property

Cost Optimisation Worksheet

Use this worksheet to compare what you are currently paying against our recommendations. Fill in your current provider in the middle column, then speak to us about switching. Estimated savings are indicative — your actual saving will depend on your usage, property and circumstances.

Category	Your current provider	VP recommendation & estimated saving
Electricity		Octopus Potential saving: up to €500+ per year depending on tariff and usage
Gas		Naturgy Potential saving: €50–€150 per year
Home Insurance		Linea Directa Potential saving: €200–€500 per year vs bank-tied policies
Car Insurance		Allianz Potential saving: €100–€400 per year — check at every renewal
Private Health Insurance		Broker: Gidea Potential saving: €500–€1,500 per year for a couple vs first-quote pricing
Alarm / Security		Verisure (if required) Potential saving: up to €600 per year if alarm is unnecessary for your property
Bank Charges		Revolut (Spain) Potential saving: €100–€200 per year in fees eliminated
Internet & Telephone / Mobile		Digi (bundle) Potential saving: €100–€300 per year vs legacy providers such as O2, Vodafone or Orange
Gestoria / Admin / Accountancy		Soler y Balaguer (Spanish speakers) Potential saving: €100–€300 per year on tax filings and admin vs premium gestores
Food Shopping		Mercadona / Family Cash Potential saving: significant vs Hipercor or convenience stores — varies by household
Transport		SUMA10 bono + Valenbisi Potential saving: €800–€1,200 per year vs regular taxi or rideshare use

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Subscriptions		Audit and cancel unused services Potential saving: many people are spending as much as €1,200 per year on subscriptions they have forgotten about or no longer use
Sport & Fitness		Municipal gyms and public facilities Potential saving: €100–€300 per year vs private gym membership