



BH ASSURANCES JUNE 2018 NEWSLETTER

Summary:

Page 2, 3 & 4: Isabelle Want 's article of the Month “what to do if I leave France for good” and what to do in case of an accident (and important French road signs)

Page 5: Events in June and very easy recipe

Page 6: What has happened in May and ECREU

Page 7: Living in France and agency news

Page 8: Some French vocabulary

Page 9: Useful information and contact details

ARTICLE OF THE MONTH

GOING BACK TO THE UK-What to do:

Well, I guess not everybody is happy in France!! So, some of you may wish to go back to the UK or leave for sunnier countries like Spain! So here is what you need to do:

Tax: You must inform your local tax office by a simple letter with your new address in the UK on it and the exact date of departure from France.

French health system: You must write to them (CPAM, MSA or RAM, etc.) informing them that you are no longer living in France and send them the carte vitale back. Obviously, probably best to do this once you have left France in case you have an accident on the way back!!

Health top up insurance: You can ask CPAM to send you a letter stating that you are no longer on the French health system and that is sufficient to cancel any top up insurance. With my company (Allianz), a proof of address in the UK or proof that you are covered by the NHS is enough to cancel your top up. Really depends who you are insured with.

House insurance: If you have sold your house in France, the certificate of sale given to you by the Notaire on the date of the signing of the deeds is what insurance companies need to cancel your house insurance cover. You will then be reimbursed any cotisations taken from the date of the signing. If you haven't sold the house and are keeping it as a holiday house, just write to your insurance company to inform them that it is now a holiday house (premium is cheaper for a holiday house). You may want to amend the amount of the content covered as well.

Car insurance: Proof of car insurance in the UK is enough to cancel your car insurance contract in France. If you have sold the car, then the insurance company needs the sale certificate (certificate de cession). Insurance companies cannot cancel car insurance contracts just because you tell them to!! They are obliged by law to make sure the car is insured as it is a French law obligation.

Self-employed with RSI: If you decide to stop your activity prior to departure, you must write to the Centre des Formalités des entreprises (Your local CFE) to inform them of the date of the "cessation d'activité" (the exact date you wish to stop your business). They will then inform RSI who will in turn send you a letter with a final bill.

Professional insurances: The letter from RSI or CFE stating the "cessation d'activité" is what your insurance company needs to cancel your professional insurance.

Bank accounts: Best to keep them opened at least 2 months after you leave especially if you paid most things by direct debit. Direct debit cannot be stopped straight away (takes one month) and the reimbursement will usually be done by direct debit. So, keep your French account open until you are sure everything is sorted.

Conclusion: Not sure I am going to sell many insurances or investments by telling you how to leave us!! But I always feel that my job is to accompany my customers all the way! So, you can be sure if you join us that we won't let you down even if France has disappointed you!! Be sure we won't!

ROAD TRAFFIC ACCIDENT WHAT TO DO!

Although it is not the funniest thing to talk about, you must know what to do in case of a car accident. It is better to look at it when you are calm and composed instead than finding out what to do after an accident when you stressed out and shocked.

If you have an accident and the car is damaged, you must fill in a CONSTAT AMIABLE which is a friendly accident report. You must fill this even if you simply damage the car yourself or with an animal. You can ask for an accident form from our office, and we provide a translated version.

- If the accident involves 2 vehicles, just fill one accident statement, take a copy each (when filling the first page, make sure it writes on the page underneath too)
- If the accident involves more than 2 vehicles, fill one accident statement per vehicle involved. e.g.: for a pile up, you are in the middle, fill in a statement with the vehicle in front and another with the vehicle behind.
- Take photographs when possible

Filling the accident statement, right this is where it can get tricky! You must be very vigilant.

- Box 1: Date
- Box 2: Where it happened
- Box 3: Injured, yes / no
- Box 4: Damage other than vehicle A and B
- Box 5: Witness name and address
- Box 6: Your name, address
- Box 7: Vehicle details
- Box 8: Insurance company details (all the info will be on your green insurance certificate)
- Box 9: Driver's details
- Box 10: Indicate where the damages are
- Box 11: Write down the damage
- Box 12: Please tick the correct circumstances; if none applies please do not tick anything. MAKE sure you check which box the other driver ticked!
- Box 13: Draw a lay out of the accident. ACCURACY is vitally important!
- Box 14: remarks

If you do not agree with the other person involved in the accident, do not sign the accident form and write your comment in box 14.

If the other driver refuses to sign, make sure you write refuse to sign in box 14.

If the other driver refuses to fill in the accident form, make sure you take his number plate and write it in box 14.

If you suspect the other driver is intoxicated, please call the gendarmerie.

You must send your copy of the statement to your insurance company within 5 days.

If you are injured and cannot fill in the accident statement, contact your insurance company or get someone else to do it as soon as possible.

IMPORTANT FRENCH SIGNAGE

DIFFERENT RIGHT OF WAYS

Now that you know what to do in case of an accident, let's show you how to avoid it! By knowing French road priorities.

Types of Priority can get a little trickier as there are "One-Time Priority" (priorité ponctuelle), "Priority road" and priority to the right "Priorité à droite" meaning people coming from your right have priority, even if they are driving fast!

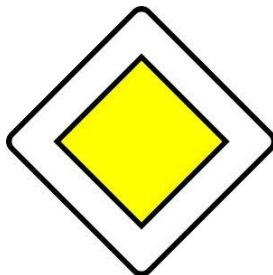
You will only find those signs on country roads limited to 90km/H (Note that we are changing to 80Km per hour from July, well maybe). You won't find those signs on a motorway.

The one on the left means you have priority on that road, same for the one in the middle. BUT the one on the right means that people coming from your right have priority, so you must give them way.

Yes, even if they drive too fast and you feel that your road is a priority road. You can find those signs in towns as well so always be aware.



One Time Priority



Priority Road



Crossroad with right-of-way to the right

DRIVE SAFELY!

EVENTS IN JUNE in CHARENTE

Sadly, no bank holidays!

2nd, 3rd: Festival des musiques métisses in Angoulême

2nd: Gaul village opening in Esse. Coriobona-village-gaulois.com

9th: Pavés Blancs is a street party in the old part of Angoulême, around the palais de justice. Start at 10am and last all day and all night with concerts, exhibitions, markets, etc. It's traditional to be dressed in white.

9th and 10th in Barbezieux: Street party

9th: Chabanais from 6pm, Banda festival.

15th: From 6pm, night market in Cognac

16th: Rugby 7 tournament in Ruffec

15, 16 and 17th: Frairie in Aigre

21th: Fête de la musique. As this is the longest day (hours of sunshine), we have concerts everywhere!

24th: Festi sport Nature in Luxé. At the lake. Try all sorts of difference sport and activities.

29th of June to 1st of July: Sarabandes festival in St Cybardeaux

VERY EASY RECIPE

This recipe is from Christine Merine, our new girl in the Chasseneuil office so blame her if it tastes bad!

CLAFOUTIS CHEVRE ET FINES HERBES

Pour 4 people :

4 eggs

75 g of flour

50 cl Liquid double creme

100 g of grated gruyère cheese (not cheddar!)

Parsley and chives

1 bûche de goat cheese (little goat cheese in the form of a wood log)



Preheat the oven at 180° (th6)

In a bowl, beat the eggs and progressively add the flour and creme.

Stir well until you get a smooth texture.

Add the grated cheese, the chopped herbs, mix well and add salt and pepper for seasoning.

Cut the goat cheese log into small round slices.

Butter a dish and spread the slices of goat cheese in it and poor the smooth mixture on top.

Let it cook for 20-25 minutes.

Let it cool before serving.

You can eat it cold or warm alongside a nice salad.

ECREU

ECREU, an Association registered in France.

Expat Citizen Rights in EU - 'ECREU' - is a lobby and self-help group set up to make sure UK citizens' rights are foremost in the minds of those negotiating their future within the EU.

ECREU is working to get British MPs and Brussels representatives on their side and willing to state their case in any discussions and negotiations resulting from the UK's decision to leave the EU.

So if you are an expat citizen concerned about life after Brexit, then join more than 10100 ECREU members from all 28 EU States.

Membership of ECREU is free via web site – www.ecreu.com.

Best regards

Dave Spokes: davespokes@ecreu.com



WHAT HAPPENED IN FRANCE IN MAY 2018

In crime, A man called David Ramault has been arrested for the murder and rape of a 13 years old girl near Lille. He is a 45 years old bus driver father of 2. He has admitted raping her and strangling her before hiding her body in the woods. He was previously arrested in 1996 for rape with a weapon. An investigation is under way after Naomie Musanga, a 22 years old mother died 2 hours after calling the SAMU (ambulance service) for an abdominal pain. The SAMU lady who answered her call told her to go and see her doctor and laughed at her when she said she thought she was going to die! Which she did!

On the 12th of May, a terrorist has killed one person and injured 4 others with a knife. He was killed by French police who arrived on the scene.

In general, The Month has been terrible regarding storms. Bordeaux and its vineyard has been badly hit by hail which has destroyed the grapes. But we also had quite a lot of claims for flooding due to very localized flash floods.

A man from Mali has climbed 4 floors in Paris to rescue a boy who was hanging on a balcony! The spidermanlike rescue was captured on camera by onlookers and went viral on Social media. The man who is an illegal immigrant has been received by President Macron to thank him for his courage and gave him French nationality. He has also been offered employment by the Paris fire service. The boy was left alone in the flat and the parents are now being investigated.



In sport, Marseille has lost the UEFA cup final to Atletico Madrid 3-0!

LIVING IN FRANCE

L'aperitif- L'apero

As the sunshine is finally here, why not explain to you the best tradition there is in France especially on sunny days, the aperitif! It's usually served around 12 or 6.30 pm, basically before having a meal. We French need an aperitif to encourage us so that we will eat it all! It's an alcoholic drink (unless you are driving!) served alongside aperitif food such as peanuts, pistachios, saucisson, olives, Crisps etc. If you go to French Supermarket, you will find a full aisle which just aperitif nibbles on sale. That tells you how popular it is! The drink depends on where you live in France but the most popular one is: Pineau (especially in the Charente and must be kept in the fridge and served cold-not with ice), Cognac Schweppes, Whisky coca or orange, Pastis, Porto, Martini, Champagne, Rosé and White wine. Usually ladies drink Pineau or Porto and men drink Pastis, or Cognac. If you live in the Charente and invite French people in your house for Apéro, you better have Cognac or Pineau!!



You can be invited by someone just for the aperitif meaning you need to leave before the meal unless they invited you for an aperitif dinnatoire (that's an aperitif with lots of finger food so no meal after, just drinks and finger food) all night or all afternoon.

When you are at the aperitif, you must wait for everybody to be served and Toast (Trinquer in French). You toast by touching everybody's glass and saying "santé" which means good health and you must look in their eyes when you do it! You do this every time you get another drink!! Yes, we French usually have more than one.

Please do not drink and drive as your insurance does not work if you were over the limit and had an accident!

AGENCY NEWS

Isabelle Want will be on holiday from the 9th of June to the 4th of July so next Months newsletter will be late! And light!

The Chasseneuil sur Bonnieure office is now open Monday afternoon from 2 till 5.30pm and now **also on Saturday morning from 9 till 12.**

INSURANCE FRENCH VOCABULARY



French	English
Franchise	Excess
Sinistre	Claim
Assistance	Breakdown cover
Assurance	Insurance
Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Remboursement	Reimbursement
Cotisation	Premium
Echéance	Renewal date
Date d'effet	Contract start date
Résiliation	Cancellation
Avenant	Amendment
Devis	Quote
Incendie	Fire
Dégâts des eaux	Water damage
Damage électrique	Electrical damages
Accident de voiture	Car accident
Pneu	Tyre
Chevreuil/ Sanglier	Roe Deer/ Wild boar
Fossé	Ditch
Clôture	Fence
Portail	Gate
Tempête	Storm
Arbre	Tree
Grêle	Hail
Neige	Snow
Pluie	Rain
Verglas	Black ice
Toiture	Roof
Maison	House
Murs	Walls
Portail	Gate
Grange	Barn
Contenu	Content
Objet de valeur	Valuable items
Carte grise	Car registration paperwork
Permis de conduire	Driving licence

CONTACT DETAILS AND USEFULL INFORMATION

We have 3 offices based in the Charente:

22 rue Jean Jaures

16700 Ruffec

Tel:+33(0)5 45 31 01 61

Fax:+33(0)5 45 29 68 55

10 Bd du 8 mai 1945

16 110 LA ROCHEFOUCAULD

Tél: +33(0)5 45 63 54 31

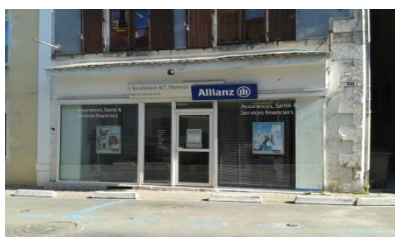
Fax: +33(0)5 45 62 19 79

102 Avenue de la Republique

16260 Chasseneuil sur Bonnieure

Tel:+33(0)5 45 39 51 47

Fax:+33(0)5 45 22 55 54



All our offices are open :

Monday: 2 to 5.30pm

Tuesday to Friday: 9 to 12am and 2 to 5.30pm

Saturday: 9am to 12

Email Ruffec: ruffec@allianz.fr

Email Chasseneuil sur Bonnieure : chasseneuil-sur-bonnieure@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@agents.allianz.fr

Facebook page: "Allianz Jacques Boulesteix and Romain Lesterps"

Web site : www.bh-assurances.fr/en

Allianz car insurance **breakdown** telephone number : 0140255886

Thelem car insurance **breakdown** telephone number:0140251616

Generali car insurance **breakdown** telephone number :0141858483

Novelia car insurance **breakdown** telephone number :0549348086

CPAM English speaking helpline: 08 11 36 36 46

EDF helpline in English: 0562164908

Medical Emergency guide:<http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to www.bh-assurances.fr/en/practical-informations/ to register to receive our Monthly Newsletter. You can also view all the previous Newsletter on the same page.

As usual, feel free to contact us for any suggestion on subject you wish to see on this Newsletter!