



## **BH ASSURANCES AUGUST 2018 NEWSLETTER**

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# ARTICLE OF THE MONTH

## THE STORM OF THE 4<sup>TH</sup> OF JULY AND WHAT TO DO IN CASE OF STORM DAMAGES



On the 4<sup>th</sup> of July around 3pm, a hail storm broke out in the commune of St Sornin and its surrounding villages (Rouzedé, Chabanais, Chazelles, Vouthon, etc). In the space of 5 minutes, between 800 and 1000 houses had been damaged. The hail stones were the size of tennis balls! The stones had perforated roofs and went through the ceiling of some of the houses. The people affected had to be relocated. Cars have also been dented. So, for some customers, they are facing not only a claim for storm damage on the house but also for water damage (water inside the house) and damages to cars.

The scale of this storm was unprecedented in the Charente. In the case of major disasters like this one, Allianz mobilised a special dedicated team with a mobile office installed inside a truck.

The truck was stationed in the heart of the damaged area (place of the Mairie in St Sornin) from the Friday so just 1.5 days after the storm and were present until the Monday after. 4 assessors and 2 Allianz claim managers from Paris were present on site alongside 4 of our Allianz team office from Chasseneuil sur Bonnieure and La Rochefoucauld.

They were able to realise more than a 100 expertise/assessment between Thursday and Sunday. By the Monday, 95% of our customers damaged have been visited, quotes validated, and some work had already started. I must stress that only two companies have made this special effort! Of course, Allianz (me!) and Groupama.

So, in the very unfortunate case of something like this should happen to you, this is what you should do:

First, call the pompier, they are here to help. Do not attempt to go on the roof yourself. The only serious casualty from the storm in St Sornin is someone who sadly fell from his roof.

In the case of St Sornin, the Pompier ran out of Baches! So, try to call a roofer. If you cannot speak French, there are a listing of English speaking roofers in this magazine and on our web site.

If we are open, you can contact us, and we can give you details of builders.

**Take pictures.** And **contact your insurance company.** By email alongside an explanation of what happened with date and time and attach the pictures if you can. If you phone, we will ask you to do a written declaration anyway so save some time and email us.

We will then arrange for an assessor to come and visit you to assess the value of the damages. The assessor will decide if you need relocation. This is covered by the insurance.

You then need to **get some quotes from builders**, then send us the quotes to be approved by the assessor. Once this is approved, start the work and we will pay on the presentation of the bill.

You can do the work yourself, in this case discuss payment with the assessor.

You do not have to wait for the visit of the assessor to start getting quotes. On the contrary, if you have the quotes when the assessor is visiting, it can approve them there and then.

In the case of the St Sornin storms, the assessors were stationed in our truck so could visit our customers alongside one of our staff straight away.

Be aware that if you don't have the option that covers garden furniture (tables, pergola, green houses, etc.) it won't be covered.

To finish, don't panic, this type of storm is rare, but they happen so first don't panic and be patient. We are here to help and will always try our best.

If you are not one of our customers, feel free to contact me for a quote. As long as you have had your contract for at least one year, you can swap at any time!

## **Some facts and figures of the 4th of July storm**

**18** communes affected in the sector of Saint-Sornin, Vilhonneur, Rancogne, but also Chabanais and Étagnac.

**1749** bâchages done by the firemen. The last one was in La Rochefoucauld on Wednesday the 25th of July.

**13600 claims** declared in a dozen different insurers, of which 6500 houses, 5400 cars (only the one that have fully comprehensive cover), 1700 professionnels including 1000 farms et 700 artisans or commerçants.

**1000** demandes of expertises for this area, but for the department of Charente it is more than 2500 files that have been opened following that storm. Insurers and assessors hope to have done 90% of expertise before the end of August.

The average cost of repair is **50 000** euros per building.

**450** inhabitants from Saint-Sornin, 180 from Vilhonneur.

**100** solutions of relocation have been found.

## EVENTS IN AUGUST in CHARENTE

3rd: Night market in Montbron from 6pm to 1am

4th and 5th: Tadoo festival in Cognac

11/12 and 13<sup>th</sup>: Aunac Fête foraine- Annual village feast

**15th: Assumption. It's a bank holiday and as it is on a Wednesday, some people do the "bridge" - see below for explanation.**

18th and 19th: Roman army demonstration in Embourie with the visit of a army roman camp, roman market, etc with the Legion VIII Augusta. From 10am to 6pm.

18<sup>st</sup> and <sup>nd</sup>: Confolens International Traditional dance and music festival

25<sup>th</sup> and 26<sup>th</sup>: Potery market in Montbron

## VERY EASY RECIPE

This is a traditional starter from the Charentes and deliciously refreshing in summer. The Charentais melon is in season now so make the most of it!

### Melon Charentais au Pineau des Charentes

Pour 2 people:

1 melon Charentais!

1 cool bottle of Pineau red or white

Cut the melon in 2, empty the seeds, poor Pineau in it and eat with a spoon!

You can also replace Pineau with Porto.



## AGENCY NEWS

Sylvie Cordeau will be on holiday from the 1<sup>st</sup> to the 17th of August.

Gemma Bickle will be on holiday from the 13<sup>th</sup> to the 31<sup>st</sup> of August

The Ruffec office will be shut every Thursday afternoon until the 31<sup>st</sup> of August.

All our offices will be shut on the 15<sup>th</sup> of August as it is a bank holiday.

# WHAT HAPPENED IN FRANCE IN JULY 2018

**In general,** The town of St Sornin in the Charente and its surrounding villages have been hit by a hail storm with more than 1000 houses and cars affected.

On the 1<sup>st</sup> of July, a famous bank robber called Redoine Faïd has escape from his prison near Paris by helicopter! It is the second time he has escaped from prison, the first time was in 2013!! They still have not found him.

A gas leak explosion shook the center of Quiberon on the 9<sup>th</sup> of July at 2.30am and destroyed an entire building and injuring 10 people.

**In politics,** our President is in trouble for allowing his friend and employee as a personal aide: Alexandre Benalla to do pretty much what he wants!! He was photographed with police gear and beating up 2 protesters on the 1<sup>st</sup> of May.

**In sport,** FRANCE HAS WON THE FOOTBALL WORLD CUP!!!! Beating Croatia 4-2 in the final.

And Geraint Thomas has won the Tour de France (cycling).



## LIVING IN FRANCE

### Assomption- 15 aout

In France, the 15<sup>th</sup> of August is a bank holiday. It is the anniversary of the virgin Mary (Jesus Christ mother) going up to heaven hence the name "Assomption". This day is declared a bank holiday from the XVII century by King Louis XIII.

Without an heir after 20 years of marriage, he asked everybody to do a procession on the 15<sup>th</sup> of August. The miracle happened, and Louis XIV was born the following year, so he declared the 15<sup>th</sup> of August a national day so a bank holiday in 1638.



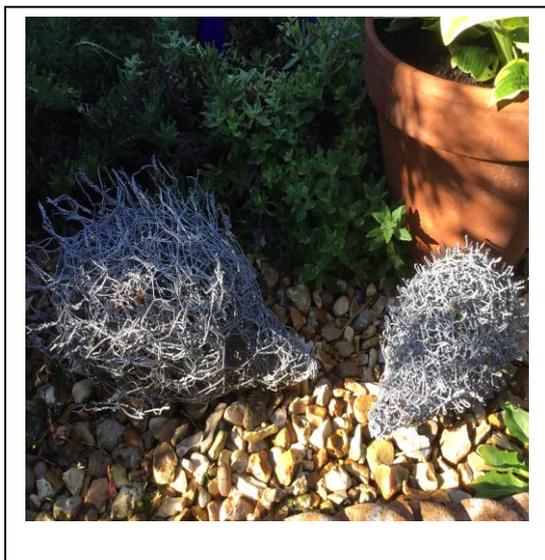
Thousands of people go to Lourdes on that day for a famous pilgrimage to the Grotto of Massabielle where a young shepherd lady called Bernadette Soubirous saw an apparition of the virgin Mary in 1858.



This year the 15<sup>th</sup> of August is a Wednesday, so French people will do a bridge ("le pont" in French) meaning they will take 2 days off, either Monday and Tuesday or Thursday and Friday to do a bridge to the week end before or after the 15<sup>th</sup>! Therefore, by taking 2 days off, they have 5 days holiday! Now you know what French people mean when they say to you: Je fais le pont! I am doing the bridge!

# PROFESSIONAL OF THE MONTH

## Le Jardin Créatif



At Le Jardin Créatif we offer short courses and workshops in a wide variety of hands-on crafts and horticultural activities. With a background of teaching horticulture from beginners level right up to degree level. In the UK we have combined our passion for gardens, plants, teaching and crafts and have developed a programme on a half day, full day and mini courses. If you fancy

meeting like-minded people and learning a new skill then we have something for everybody including Willow weaving, Greenwood crafts, sculpting with chicken wire, Eco-printing, Stained glass art and gardening skills such as Garden design, Plant propagation, Specialist

pruning techniques, Organic gardening, Grafting, Plant identification.

We set up our business in February 2018 alongside our sister enterprise

‘La Petite Pépinière’ which is a small, specialist plant nursery selling a growing range of herbaceous perennials, tender perennials, ornamental grasses, herbs, vegetable plants and a few shrubs suited to the French climate. Our garden is open for visitors to the nursery or courses to wander round and we hope to inspire everyone with our sculptures, quirky structures and eclectic planting.

Take a look at our website to see the range of activities we have on offer [www.lejardincreatif.net](http://www.lejardincreatif.net) and follow us on Facebook @lejardincreatif87 for updates on courses and events, plants and gardening tips.



# 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

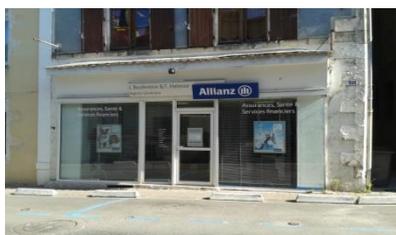
Fax: +33(0)5 45 62 19 79

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](mailto:ruffec@allianz.fr)

**Email Chasseneuil sur Bonnieure :** [chasseneuil-sur-bonnieure@allianz.fr](mailto:chasseneuil-sur-bonnieure@allianz.fr)

**Email La Rochefoucauld:** [la-rochefoucauld@agents.allianz.fr](mailto:la-rochefoucauld@agents.allianz.fr)

**Facebook page:** "Allianz Jacques Boulesteix and Romain Lesterps"

**Web site :** [www.bh-assurances.fr/en](http://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/](http://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!