



BH ASSURANCES FEBRUARY 2021 NEWSLETTER

Summary:

Page 2: Isabelle Want 's article of the Month

Page 3: Product of the Month

Page 4: Living in France & This Month recipe

Page 5: Tax information

Page 6: Covid 19 information

Page 7: Agenda for February, Agency news & Brexit information

Page 8: What happened in France in January 2021

Page 9: Professional of the Month

Page 10: Some French vocabulary

Page 11: Useful information and contact details

ARTICLES OF THE MONTH

What to do when you need a windscreen replacement or repairing:

First of all, you need to check that you are covered for it!! If your policy is fully comprehensive, it's covered. If it is third party, it depends as there are 3 types of third party (One includes Windscreen cover so check first).

The average cost of windscreen has increased by 9% in 2020 so Allianz had to change the way your claim is dealt with. Unfortunately, some garages take advantage of the fact that windscreen claims were dealt with easily and overcharged!! Before you simply went to your local garage and had it changed and send us the bill. Nothing was checked and as most things in life, if it is not checked, it is open to abuse and fraud! So, Allianz would like their customers to only use garages which are partners. There is a 30% price difference (an average of 200€ per claim) which shows that some other garages do abuse the situation.

More than 3050 garages are partners of Allianz, so you are sure there is one nearby. And using a partner garage gives you other advantages such as courtesy car, no advance of the cost, guarantee for the work done, etc.

You can still use your local garage if you choose to do so but will have to forward us a quote before you do any work. This quote must be validated by the Allianz claim department before you carry on the work. So here is what to do in case of a windscreen damage.

Option 1: Contact one of our partners directly: Carglass, FranceParebrise, A+Glass, CapsAuto,



Mondial Parebrise, GlassAuto.



They will ask for:

1. for your policy n°
2. for some information from your carte grise to insure they will order the correct windscreen
3. ask you to pay for your excess only (if you have one)

They will contact Allianz directly to open the claim.

Option 2: Contact your local Allianz office directly. They will open a claim and you will get contacted by Allianz Diagnostic Glace who will give you a listing of all the closest partners garages.

Option 3: Contact Allianz Diagnostic Glace directly on 0978978090 (Monday to Friday from 9am to 7pm and Saturday from 9am to 2pm). They will then open the claim and give you a listing of all the closest partners garages.

Note that the excess is cancelled for a repair of windscreen. This is to thank you for using one of our partners.

PRODUCT OF THE MONTH

PRIVATE MEDICAL INSURANCE FOR FRANCE

As you know, British people who want to apply to be residents in France must prove that they are on the French health system or that they have health insurance EQUIVALENT to the French health system+ top up. Good news for 2021, we now have it!! Via our insurance broker called April. The insurance is called Travel cover.

1. **What it is:** It is a medical cover for anybody staying outside their home country for more than 15 days whatever his or her nationality or country of residence. So it is not only for British people staying in France permanently but even for British people on holiday in France for less than 12 Months.
2. **How long for:** Anytime between 15 days and 12 Months. Note that you decide on the period. You can only extend the period once and it has to be accepted. It might not be accepted if you have made too many claims. The policy can be cancelled after a minimum of 3 Months with proof that you are accepted onto the French health system.
3. **The cover:**
 - Transport by ambulance (if hospitalisation is covered by APRIL International), Hospital room and board (including the daily charge in France) Medical and surgical fees Examinations, diagnostic tests and drugs Medical treatments and procedures: 100% of actual costs. Prior agreement is required for all medical care costing more than €2,000 and referral to the most suitable hospital (based on the medical condition and the costs charged by the facilities)
 - Hospitalisation for the treatment of mental or nervous disorders: 80% of actual costs, up to 30 days per year
 - Private room Up to €50 per day
 - Consultations, treatments and procedures carried out by general practitioners or specialists, Laboratory tests and examinations, x-rays and pharmacy items. Care provided by nurses and physiotherapists: 100% of actual cost
 - Emergency dental treatment Up to €400 per year
 - Dentures (following a reported accident) Up to €600 per year
 - Other prostheses (following a reported accident) Vision care: lenses and frames or contact lenses (following a reported accident) Up to €500 per year
 - Contraception, vaccines and anti-malarial treatments on prescription Up to €100 per year
 - Medical transport 100% of actual cost

Maximum cover is 200 000 euros.
4. **The cost:** It depends on how long you want it for and your age.
Egg: for Someone born in 1976 for a stay in France for 6 Months, it's 786€. For someone born in 1965 for 3 Months cover in France is 513€, 1020€ for 6 Months. For someone born in 1955, it is 1503€ for 6 Months.
Note that it is an extra 18€ per Month if you want to pay monthly and there is a health questionnaire so acceptance or price quoted might depend on the answers of the questionnaire.

To do a quote I simply need your full name, occupation , birthdate and address in France. Note that the cover is for a determined period (up to 12 Months) and the cover can be stopped with proof that you are on the French health system (attestation de droit).

To carry on the note on Health cover, I found that a lot of people panic about it but note that if you are going to be an auto entrepreneur, you will automatically be onto the French health system. If you apply to PUMA, Cpam will backdate the cover to when you first apply so only need cover for the first 3 Months you are in France (you can only apply to PUMA once you have been in France for 3 Months).

LIVING IN FRANCE

La Chandeleur

After the “galette des rois” in January, we have the “crêpes” (pancakes) of February!! Needless to say that if you have taken a New year resolution such as losing weight, January and February in France are not helping!!



The Chandeleur which means the candle feast is exactly 40 days after Christmas so on the 2nd of February each year and celebrates the presentation of Jesus in the temple. In the old days, there used to be processions with candles and you had to get back home with the candle still alight. Since then, the Crêpes appeared! Different opinions on this one, the first one is related to a Pope in Rome that

started giving Crêpes away to Pilgrim people. The other is that it's golden round shape (of the crêpe) resemble the golden elliptical plate behind the head of Jesus and the Saints.

With the crêpe came the tradition of the golden coin. When you flick the first crêpe, you must hold a coin in your left hand. If the crêpe gets back on the plate properly, you will not run out of money for the rest of the year! As if!

Note that we also eat Crêpes on Shrove Tuesday which is called Mardi Gras in French and it is on the 16th of February this year. Mardi Gras celebrates the end of the fat week « semaine des sept jours gras » in French or « jours charnels ».

This Tuesday is followed by « mercredi des cendres and le Carême » in which Christians are encouraged to eat much less and without meat. Yes, that existed well before Vegans appeared with Vegan January!! So basically, Christians fast up before the upcoming fast. Mardi Gras is also celebrated in France by a Carnaval.

So, a big party and lots of food before the 40 days of fast (Carême) which is to celebrate the 40 days of Jesus in the Desert. Needless to say, that not many French people fast anymore but we have carried on with the pancake and Carnaval!!

THIS MONTH RECIPE

Crêpes for 4 people

Ingédients:

250g of flour
3 eggs
25g of butter
25g of caster sugar
 $\frac{1}{2}$ tea spoon of salt
1 soup spoon of vanilla extract



½ litter of milk

In a recipient, put flour, make a well in the middle and put the broken eggs, the salt and sugar, mix well and stir in the milk little by little. Then melt the butter and add it to the mixture and stir in well so the paste is smooth. Let it rest for an hour in the fridge. You can add some Rhum or orange liquor to the mixture (no more than two soup spoons!!).

Then melt some butter in a Crêpes pan, yes, you need to buy a special pan (around 10 euro), and with a soup serving spoon, spread the mixture in the pan, and don't forget to flick the Crêpes halfway through the cooking! Then spread the Crêpes with sugar, Nutella, honey, or Jam!!

TAX INFORMATION

As some of you know, from 2019, we were all taxed at source.

Before we were taxed for years 2017 in 2018. We fill in an income tax form in May 2018 and entered all our income/revenus for Jan to Dec 2017. Then in August 2018, got the bill for year 2017. Because from 01/01/2019, we changed the system to year +1 at year 1 so from January 2019, we pay Monthly for 2019 based on what we declared for year 2017. Then in May 2019, we filled in a form in which we enter our income/revenus for year 2018.

Because we already started to pay tax for 2019 and French people would not have liked the idea of paying tax twice the same year (2018 and 2019), our French government has given us 2018 free!! But you still had to fill in a form so they can re-adjust your Monthly payments. Hope you still follow me!! Monthly payments are either taken from source (basically out of my wage for me!!) or from your French bank account if your income is from abroad, hence why you join a RIB (French bank details) the first time you fill in a tax form.

So, what happens to people who have just moved to France. Well, imagine they moved in Dec 2020, then the first tax form they fill in is for year 2021 in May 2022 so in August 2022 they will pay their tax for year 2021 and start paying Monthly (from Sept to Dec 2022) for year 2022 based on year 2021.

If your tax bill was 2 000 euro, that makes it 500 euro per Month in the next 4 Months!! Then 166 euro from January 2023 to Dec 2023. To avoid that, you can ask to start paying from now. For that you simply fill in the form 2043.

Don't forget to mention in the information box that your income is from abroad.

DEMANDE DE NUMÉRO FISCALE
ET DE TAUX PERSONNALISÉ DE PRÉLEVEMENT À LA SOURCE

2043

INFORMATION ADMINISTRATIVE

Etat civil

Nom et prénom

Date de naissance

Lieu de naissance

Numéro fiscal au fur des déclarations en 2022 et 2023

Taux d'imposition des revenus sociaux français

Signature

INFORMATION SUR LES REVENUS

Signature du ou des déclarants

Do not bother to enter rental income if your rental income is from outside of France. Only mention pensions. And only do this if you think you will pay French income tax so if your pensions income is above 27 000 euro as a couple. And personally, I would not bother unless you are above 30K.

COVID 19 INFORMATION

The 3 situations when you have to self-isolate:

1. I have Symptoms (Fever, cough, loss of taste or smell, fatigue)
2. I have been tested positive for Covid
3. I have been in contact with someone who has tested positive for Covid.

Situation 1: I get tested as soon as possible in the nearest place available (your GP can tell you where), I isolate myself until I get the result of the test. If the test is positive, I stay isolated for at least 7 days and I contact everybody I have been in contact with and make a list of them that I can communicate to Cpam when they contact me. Once the 7 days have passed and if the symptoms have disappeared for at least 48 hours, you can go out again!!

Situation 2: I self-isolate immediately for at least 7 days, I contact everybody I have been in contact with and make a list of them that I can communicate to Cpam when they contact me. Once the 7 days have passed and if the symptoms have disappeared for at least 48 hours, you can go out again!!

Situation 3: I self-isolate immediately for at least 7 days from that date I was in contact with the person who tested positive. I get tested after those 7 days. If my test is positive I self -isolate again for 7 additional days. If you test negative, you can go out again.

During self-isolation, I take my temperature twice a day and I inform my GP if my symptoms changes or in doubt (in case you think you are getting worse).

Who to make a list of when you have been tested positive: Family members, friend, colleague who you got close to and especially if you might have had a meal or a drink with without a mask on.

Where can you get tested: <http://depistagecovid.gouv.fr>

At the moment, all over 75 years old and vulnerable people are getting vaccinated. You can get the list of vaccination centers on this site: <https://www.sante.fr/cf/centres-vaccination-covid.html> and book an appointment.

The vaccination will then move on to people aged between 65 and 74 years old. Prediction is for them is around end of February, beginning of March.

Remember the application called “tousanticovid” to download. When you download it, it will tell you if you have been in contact with someone else who has it, but it is also full of good advice, information like where to get a test, how many affected daily, etc and you can download the attestation to go out.

As of 31st of January 2021, **100 départements are in high vulnerable situation**. And there is a 6pm Curfew for all of France.

Important numbers:

As of 31/01/2021 there has been 76 057 deaths in France (53 354 in hospital), +195 in the last 24H. There have been 3 197 114 confirmed cases (+19 235 in the last 24H), 11 117 people being hospitalised (in the last 7 days), 1 800 of them in intensive care. And 1 479 909 people have been vaccinated. You can find all the information on this web site:

<https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

AGENDA FOR FEBRUARY IN THE CHARENTE

27th: Rouillac Monthly big fair

Basically everything has been cancelled.

You can find the majority the Charente's activities and visits in this free magazine. It is available at most bakeries, shops and tourist office and you can also download it online:

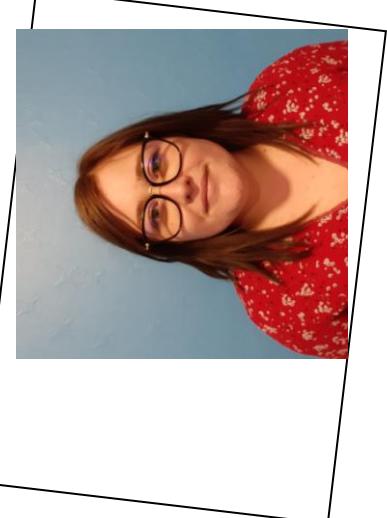
<https://www.sortir-label-charente.net/>

AGENCY NEWS

Presentation of one of our staff:

She is called Emilie Marot and has been a sale executive for us since May 2017, so nearly 4 years. She is mostly present in the office in La Rochefoucauld but also goes to visit customers at their homes or at any other offices. She mostly specialised in professionals insurances but not only.

She is in her thirties and is looking after her two princesses aged 2 and 5 years old. Weekends are mostly spent cooking cakes with her children as she loves food, especially sweet!!



BREXIT INFORMATION

British people who have moved to France prior to the 31st of December 2020 have until the 30th of June to ask for their carte de Séjour -resident permit. **Ask for it, not get it.** So as long as you have asked for it, please do not stress.

There is in the Charente Préfecture a Brexit Unit- in French Bureau Brexit !! Staffed with 6 people. The Charente is the third Department in regards to the number of British people with around 6 000 residents (Dordogne has around 7 200 and Paris 7 500). They are already dealing with 3 200 files, 400 of which have already been dealt with.

Once you have applied online -see previous newsletter for the site, you will get an email with a date for a RDV of 10/15 minutes with giving your photo, checking IDs, sign papers and finger print taken (yes, your days of bugglaries are over!!).

The carte de Séjour is FREE. You can get a 5 year one or 10 year one and it depends on how long you had been living in France.

WHAT HAPPENED IN FRANCE IN JANUARY 2021

In general, The CAF (Caisse d'Allocation Familiale) is now enabled to pay maintenance allowance to lone mothers. So, their job is to get the money from the person who is supposed to pay it and transfer it to the recipient. This is to avoid late payment, arguments or in some cases non payments. Prior to that, single mothers had to battle with fathers to get them to pay and sometimes gave up to avoid the argument.

Since 01/01/2021, every new bike sold in France has to have a registration number to prevent theft.

The Departement of Les Landes (South West of France) famous for its duck farms (and Foie Gras production) is subject to a pandemic of bird flu (Grippe Aviaire in French). It is now more than 170 clusters and more than 50 000 ducks/geese that have been exterminated.

In politics (and crime), Eduard Balladur (ex-prime minister) and François Léotard (ex-defense minister) will be judged for allegedly illegally financing the campaign for presidential election of Eduard Balladur in 1995 by taking illegal commissions from Pakistan and Saudi Arabia for selling some weapons!!

In crime, A woman has been shot dead by police in Bayonne. She forced a police barrage and crashed onto a policeman. She was well known by the police for other offences.

3 children aged 13 years old are being charged for harassment. Following their actions 2 years prior (when they were 11 years old) a 11 years old girl from the same school hung herself.

A 15-year-old boy has been beaten and sent in a coma by a dozen teenagers in a suburb of Paris. The scene was filmed and caused outraged in French public as it looks like a pack of wolves surrounding a lamb. Police have arrested 9 teenagers and charged them with conspiracy to commit murder.

A man has shot dead 3 people (two Human ressources directors and one unemployment office worker) in Valence (near Lyon, east of France) in an apparent vengeance for being sacked.

Obituaries, Hubert Auriol died at the age of 68 years old. He was a very famous rally driver and won the Paris Dakar on a motorbike and a car.

Sport, The rally Paris Dakar held in Saudi Arabia (so nowhere near Dakar!!) has been won by Stephen Peterhensen on the car for the 14th time and Kevin Benavides on the Bike. Unfortunately, the biker Pierre Cherpin died after a fall. Yannick Bestaven has won the Vendé Globe Chalenge which is a boat race around the earth without assistance and on your own. He actually finished third, 8 hours after the one who arrived first but got given 11 hours for making a detour to rescue another competitor.

PROFESSIONAL OF THE MONTH

Madelaine Want -GC Partners Money transfer

Pay Less in Banking Fees and Get more for your money!

With the country in various stages of lockdown and January marking the exit of the UK from the EU, many things have changed for Brits living abroad. GC Partners can help you save money and cut out bank charges on currency transfers.

Since 2003, GC Partners have helped over 100,000 clients transfer money to over 125 countries, with one of the highest ratings on Trustpilot.

We have an experienced and friendly team in our UK and European offices that can help you save money when it comes to your foreign currency exchange requirements. Not only do we outperform the high street banks, but we also guide you through the money transfer process.

Whether you are buying your first property or looking to send funds back to your home country after a property sale, GC Partners can help you find solutions to minimise your currency risk and achieve the best savings.

Or, if you are looking to transfer rental payments, pensions or just general living costs we can help with anything from £200 with no fees or commissions. GC Partners have solutions for you that remove unnecessary bank fees and save you money.

You are welcome to contact me if you have any questions on madelaine.want@gcpartners.co or call 0044 (0) 203 974 4736. You can find out more information about our company at www.gcpartners.co

Protect yourself against
exchange rate fluctuations

Ask about our forward contracts



“Fantastic service all round with really helpful staff”
by Melanie

Rated 4.9 / 5 | 1,156 reviews



INSURANCE FRENCH VOCABULARY



French	English
Une Franchise	Excess
Un Sinistre	Claim
L'Assistance	Breakdown cover
Une Assurance	Insurance
Un Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Un Remboursement	Reimbursement
Une Cotisation	Premium
Une Echéance	Renewal date
Une Date d'effet	Contract start date
Une Résiliation	Cancellation
Un Avenant	Amendment
Un Devis	Quote
Un Incendie	Fire
Un Dégats des eaux	Water damage
Un Domage électrique	Electrical damages
Un Accident de voiture	Car accident
Pneu	Tyre
Un Chevreuil/ Sanglier	Roe Deer/ Wild boar
Un Fossé	Ditch
Une Clôture	Fence
Un Portail	Gate
Une Tempête	Storm
Un Arbre	Tree
La Grêle	Hail
La Neige	Snow
La Pluie	Rain
Le Verglas	Black ice
La Toiture	Roof
La Maison	House
Les Murs	Walls
Le Portail	Gate

Grange	Barn
Le Contenu	Content
Un Objet de valeur	Valuable item
Une Carte grise	Car registration paperwork
Un Permis de conduire	Driving licence
Un relevé d'information	No claim certificate



CONTACT DETAILS AND USEFULL INFORMATION

We have 4 offices based in the Charente:

22 rue Jean Jaures
16700 Ruffec
Tel:+33(0)5 45 31 01 61



102 Avenue de la République
16260 Chasseneuil sur Bonnieure
Tel:+33(0)5 45 39 51 47



10 Bd du 8 mai 1945
16 110 LA ROCHEFOUCAULD
Tél: +33(0)5 45 63 54 31



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

2 Avenue de la Gare
16270 Roumazières-Loubert
Tel:+33(0)5 45 71 17 79



Roumazieres is open:

All week apart from Monday:
8.30am to 12pm and 1.30pm to 6pm
Saturday: 9am to 12

Email Ruffec: ruffec@allianz.fr

Email Chasseneuil sur Bonneure : chasseneuil-sur-bonneure@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Email Roumazieres-Loubert: 4001781@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: 09 74 75 36 46

EDF helpline in English: 09 69 36 63 83

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

Go to www.bh-assurances.fr/en/practical-information/ 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!