



BH ASSURANCES JANUARY 2022 NEWSLETTER

Summary:

Page 2, 3 & 4: Isabelle Want 's article of the Month & Agency news

Page 5, 6 & 7: Product of the Month

Page 8: Covid 19 information & Agenda for January

Page 9: Living in France & This Month recipe

Page 10: Professional of the Month

Page 11: What happened in France in December

Page 12: Some French vocabulary

Page 13: Useful information and contact details

ARTICLES OF THE MONTH

UNDERSTANDING DEPRECIATION IN HOUSE INSURANCE CLAIMS

Your house and most of its contents – such as your roof, laptop, and furniture – may lose value over time due to factors such as age and wear and tear. This loss in value is commonly known as depreciation, “vétusté” in French.

Under most insurance policies, claim reimbursement begins with an initial payment for the Actual Cash Value (ACV) of your damage, or the value of the damaged or destroyed item(s) at the time of the loss.

If you have replacement cost coverage (new for old-remplacement à neuf in French) included on your policy, you may be able to receive additional money to cover the depreciation of these items. If this is the case, reimbursement may involve two or more payments – one for your initial payment based on the ACV of your items and then additional payment(s) once you repair and/or replace the damaged or destroyed items and provided us with documentation (invoices).

However, this replacement cost coverage is limited to condition which depends on each insurance company and contracts.

Calculating depreciation

Generally, depreciation is calculated by evaluating an item’s Replacement Cost Value (RCV) and its life expectancy. RCV represents the current cost of repairing the item or replacing it with a similar one, while life expectancy is the item’s average expected lifespan.

The notion of Depreciation/vétusté in insurance is set by law for all insurance companies by article L121-1 du Code des Assurances :

« The indemnity due by the insurance company cannot exceed the value of the object insured at the time of the claim »

This is why an assessor is affected to a claim to assess the extent of the damages but also the depreciation of the object insured and damaged. The value of the object is calculated as follow:

Value of the object new – Percentage of wear and tear

Example: For an object new worth 10 000 € but with 40 % wear and tear, the insurance company will pay 6 000 € (10 000-40%).

The percentage of wear and tear can vary depending on:

- The life expectancy of the item. For example : for an item with a 10 year life expectancy, it would lose 10% of value per year.

- Characteristic of the object in regards to technological progress, lack of usage now, etc (mostly for electronic goods such as computer or tv who lose value quicker due to progress of technology- VHS to DVD player to Blue ray, etc)
- How old it is.

The assessor uses a table list on which you will find a part where all the type of equipment is on such as:

- **plumbing**
- **Heating system and equipement**
- **Electrics**
- **Household devices ;**
- **Carpentry inside and outside**
- **Wood floors/carrelage**
- **paint/wall paper**

The other column establishes for each equipment:

- Their life expectancy
- The excess, meaning no wear and tear for the first so many years.
- The percentage of wear and tear per year,
- The percentage of value left at the end of life expectancy

Example :

- Life expectancy for wall paper and paint: 7 years;
- Life expectancy for carpets: 7 years;

Exemple de table list :

Equipements	Life expectancy	Excess	% of wear and tear/ year	% of value after life expectancy
Wood floor	20 ans	5 ans	5%	25%
Carpets	7 ans	1 ans	15%	10%
Carrelage,	20 ans	5 ans	5%	25%
Wall carrelage	20 ans	10 ans	8%	20%
Wall paper	7 ans	1 an	15%	10%
Paint	7 ans	1 an	15%	10%

Plumbing	15 ans	5 ans	8%	20%
Heating	25 ans	5 ans	4%	20%
Electrics	20 ans	5 ans	5%	25%
Household devices	8 ans	5 ans	2%	25%

However, these columns are used as guidelines but the final assessment of the wear and tear is left to the appreciation of the assessors. Some people take care of their house better than others!!

Certain object never loses value such as jewellery, valuables and can even take more value in time.

New for old/remplacement à neuf

To counteract or diminish this wear and tear, you can choose insurance contracts that have the “new for old” option. This is the case with Allianz (not for every insurance company).

With Allianz, if you have the “new for old” option and the depreciation is less than 25%, then we reimburse it all. If the depreciation is above 25%, then Allianz reimburse minus the depreciation that is above 25%.

E.g.: Your roof is destroyed in a storm but the assessor states in his report that it's 20% wear and tear (depreciation/vétusté), then your insurance company reimburse it all as new for old (it is less than 25%). If the assessor state that the depreciation is 35%, then the insurance company reimburse the cost minus 10% (35-25) which is left for you to pay for.

This depends on who your insurance company is, so you must check your contract to see what % of new for old they apply if any!

Therefore, when you search for house insurance contract, make sure you ask the conditions of new for old. And contact me for a quote!!

AGENCY NEWS

Due to the Covid19 Omicron surge, we are obliged by the French government to organise “teletravail” -work from home- for our staff. Our agencies employees presence will therefore be lilited in all our agencies so please try to utilise Emails and telephone in priorority to contact us.

We wish you all a happy new year 2022-

Bonne année et bonne santé 2022!

PRODUCT OF THE MONTH

HOUSE INSURANCE: BEING UNDER INSURED AND SOME FACTS

It often comes as a surprise to some people that when they want a quote for their house insurance, I ask to come and visit it. If it is too far, I asked them for a complete description of the house. This is because in France, you are insured in accordance to the number of rooms you have and not on the value of the house. So, I will explain how the contract works and what are the consequences of being under insured.

- 1) **How do you count the rooms:** In France, your insurance company will ask you how many “pieces” your house has. What counts as rooms (pieces) are bedrooms/ living room/ dining room/offices/mezzanine/verandas that are over 9m² (with Allianz) but also a landing or reception room if it is very big. Bathrooms, toilets, kitchen, landing, corridors are not counted as rooms. Rooms over 40 m² counts as 2 rooms!
Kitchens that have a separation like a bar or if only half the room is a kitchen, and the other half is dining room could count as one room. To make sure of what counts as rooms, better check the “Dispositions Générales” of your contract. This is the booklet that comes alongside your contract (Dispositions particulières) and you would have a description of what the rooms are (written in the first few pages under definitions “pieces”). **And do remember to inform your insurance company if you make some changes to your house (extra room, pool, conservatory, etc).**
- 2) **What happens if you are not insured for the right number of rooms:** In these circumstances, the insurer may choose to “apply average” to the claim under an “average clause”. This means that where the number of rooms insured is inadequate, the insurer can reduce its liability for a claim by applying a proportionate approach. The sum to be paid out is usually calculated as follows:

$$\frac{\text{sum insured}}{\text{true value at risk}} \times \text{loss} = \text{claim sum paid}$$

Basically, it means you get less money for your claim! That is why you should inform us when you do some renovation work on your house.
- 3) **What are you insured for:** Fire, damage caused by a vehicle (plane, space craft or meteorite!), theft, vandalism, terrorism, natural and technological catastrophe, water damage, electrical damage, Storm-snow-hail damage, glass breakage and public liability. These are the basic guarantees on your house insurance contract. Note that each company is different so check your booklet. For instance, with Allianz, if a car hits your fence and does not stop, we cover it. Most companies do not cover it if the guilty party is not identified!
- 4) **Chimney:** If you have a wood burner, insert or fireplace, you must inform your insurance company. Yes, it increases the premium as it is an extra risk of fire. Inserts are the riskiest. You must also inform the company if the wood burner or insert was installed by a professional (send copy of invoice). It reduces the premium if so. Not all insurance companies want proof of chimney sweep, but some do. We don't!

- 5) **Content:** The house and content are on the same contract in France. Contents are movable things. So, imagine you are moving to a new house, it is the value of everything you put in the removal truck. Equipped kitchen is part of the house. Being insured for 100 000 euro does not mean you will get that if the house gets burned down so make sure you are covered properly. Yes, amount of content affects the premium.
- 6) **Valuables:** Valuables are jewelry and precious metals and stones. With Allianz, for a furniture to be classed as valuable, it has to be worth more than 8000 euro. But depends on the company so check definitions on the booklet. Valuable objects are not covered in holiday houses during your absence.
- 7) **Theft:** To claim for a theft or robbery, we need a police report. Padlocks are not recognized by insurance company as locks, so anything stolen that was protected by a padlock is not covered for theft. You can opt to have personal items covered for theft outside your house but it's an option so ask for it to be added to your policy (up to 1500 euro with Allianz). Loss is not covered! Cash is not covered either. Make sure you have kept invoices or photos of your valuables as we need proof you had them in the first place!
- 8) **Outbuildings:** If you have a garage or a barn, etc., it is insured under the same contract as the house. It is measured by the surface on the floor (walls included). There is a limit of cover for content inside outbuildings so check your booklet. With Allianz, it is up to 1500 euro. Can be increased to 4500 euro as an option.
- 9) **Business:** If you use part of your house for business (gîte, chambre d'hôte, hairdressing, beauty, etc.) you must inform your insurance company as there is a professional insurance for that and the professional material is not covered under house content.
- 10) **Garden:** It is a house insurance contract so if you want garden things like pergolas, Spas, barbecue, garden furniture etc. to be covered, it's optional! Pergolas must be fixed to the ground to be covered. Same if you want trees to be removed in case of storms or your outside water pipes covered for leaks.
- 11) **Storm:** For a storm to be officially recognized, the wind must blow higher than 100km/h and loose garden furniture is not covered (unless you took out the garden cover option) so bring it in if a storm is coming!
- 12) **Water damage:** If you have a water leak, the damage caused by the water leak are covered but not the cause of the leak. If your internal water pipe blows or water tank has a fault, it is wear and tear. Or it must be caused by a storm, earthquake, or any event covered by your insurance.
- 13) **Holiday house:** You must turn off the water in winter and don't forget to drain it as toilets can freeze and break and would then not be covered fully. You must also shut the shutters and get someone to check the house regularly. Some insurance companies don't cover theft on holiday houses if you don't have shutters (not Allianz).
- 14) **Lack of maintenance:** Insurances do not cover if the damages come from a lack of maintenance so if you have a decrepit barn or roof and it collapses, insurances won't pay!
- 15) **New for old:** New for old does not mean you get new for old! You only get new for old if the wear and tear of the house/objects covered is less than 25%. If it is more, you will have to

cover the loss above 25% yourself. Eg: The roof is 35% wear and tear and it cost 10 000€ to repair, then 10% is left for you to pay (1 000€). Check your contract as it depends on each insurance company.

- 16) **New for old for electrical damage:** You can add an option so that in case of electrical damages, the electrical equipment is replaced by new. It only works if the equipment is less than 10 years old (with Allianz). It is different with other companies (check the booklet).
- 17) **Renewable energy:** If you have solar panels or geothermic heating or anything to do with renewable energy/ecology, it's an option so you must inform your insurance company otherwise it won't be covered.
- 18) **Options:** There are loads of them: Swimming pool, garden cover, horses, electrical damages, new for old, extra cover for outbuildings, outside water pipes and septic tank, gite or chambre d'hôte liability, horses' liability, Hive liability, lake liability, renewal energy equipment, theft cover outside the house, etc.
- 19) **Excess:** Your contract would have a general excess decided by you (with Allianz between 0 and 800 euro) same as a car. But note that some events carry an automatic excess written on the "dispositions générales" or set by the government such as for example Natural catastrophe which is set at 380 euro (same for all insurances), for vandalism outside the house, with Allianz it is 10% of cost with a minimum of 460 and maximum 2000 euro, For theft of furniture inside holiday house it is 230 euro, etc.
- 20) **Security:** If you have an approved alarm system, it reduces your premium. You must have at least one lock on each door. If you have a great number of valuables, the insurance company can ask for extra security (2 locks on doors, shutters, safe, etc). With Allianz, if you do not meet the requirement, you get 50% less on your claim. Some companies give nothing!

You must think this is a bit heavy reading (and I agree) but note that all of us have the famous booklet "dispositions générales" in our office so we can check whether a claim made by a customer is covered or not or what are the limit of guaranties and excesses. The Allianz booklet is 94 pages long! So, we can't remember it all. Mine is in my bag and when someone asks me if this is covered or not, or what excess is it, I double check with it!

Some of you only look at the premium of your insurance, but you can't just stop at this. Banks are the first one to give you quotes stating it is the same cover but it's probably not! As my husband always says, buy cheap buy twice!

COVID 19 INFORMATION

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 prove you have been vaccinated.

Vaccination is now open to everybody above 12 years old. Go to your local pharmacie or visit the web site www.doctolib.fr to book an appointment.

People over 18 years old can book an appointment for a third dose of vaccine (4 Months after the last one). After the 15th of January, your Pass will only be valid if you had the third dose at least within 7 Months after your second dose.

Note also that negative test (For Pass instead of vaccination) are only valid 24 hours (instead of 48 hours).

The PASS Sanitaire is still fully in effect. This is the proof that you have been vaccinated and you need to show it to be able to access Restaurants, bars, culture and leisure centers, hospitals for visit and non-urgent treatments, retirement homes, train, buses and planes and commercial centers.

Covid 19 test are not free anymore for non-vaccinated people unless you have a doctor's prescription for a test.

The Pass sanitaire is also obligatory for children above 12 years old.

You can find details new rules on: <https://www.gouvernement.fr/info-coronavirus>

From today, it is an obligatory for children over 6 years old to wear a mask same as adults. It was only for above 11 years old before.

Important numbers:

As of 30/12/2021 there have been 123 942 deaths in France (+1 168 in the last 7 days). There have been 225 104 confirmed cases in the last 24H and 8 989 people are being hospitalised (in the last 7 days), 1 819 of them in intensive care. Finally, 77.1% of the French population have been fully vaccinated (89.7% if you only count over 12 years old). You can find all the information on this web site:

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

Please stay safe!

AGENDA FOR JANUARY IN THE CHARENTE

27th: Rouillac Monthly big fair

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

LIVING IN FRANCE

La Galette des rois

In January, you will see a lot of pastry cakes called “galette des rois” in bakeries and supermarket. It is a pastry dessert eaten on the 6th of January to celebrate the visit of the 3 wise men (3 kings in French) to the divine enfant “Jesus” (Epiphany). But as French people like their food, it is eaten all over January!! Not just on the 6th!

There are 2 types of galettes, the brioche type and the frangipane type. The Brioche type is a brioche with sugar bits on it and candied fruit inside. The frangipane type is with an almond paste inside. Inside those galettes are hidden a “féve” which used to be a broad bean and is now a porcelain or plastic figure (depends on the price of the galette!). Whoever gets it when eating it (trying not to break his teeth on it) is the king or the queen for the day! Hence why those cakes are always accompanied by a fake crown to be given and worn by the king or queen of the day. The difficulty is not to reveal the bean while cutting the cake which takes away the fun of the anticipation to know who will be King or Queen (my mum always managed to do that)! This tradition dates back from Roman times as they used to name a slave King for a day during the “Saturnale” festival. In any case, it’s now French so why not try it!



THIS MONTH RECIPE

Saussices Lentilles

Ingredients:

- 1 Oignon
- 2 soup spoon of oil
- 4 smoked sausages of Montbeliard
- ½ paquet of lentils
- Salt, pepper
- 1 garlic clove
- 1 bouquet garni
- 1 chicken stock cube



In a cocotte, fry the sliced oignon in the oil, add the sausages and rinsed lentils
Cover with water then add the crushed garlic, stock cube, bouquet garni and salt and pepper.

Simmer for 30 to 40 minutes

PROFESSIONAL OF THE MONTH



LEARN FRENCH

Jane Barlow
BA (Hons) French and Italian
janebarlow@orange.fr

Learning French can be fun - honestly!

Learning from scratch?

Hit a brick wall?

Lacking in confidence?

Just arrived and don't know where to start?

I teach private classes in Verteuil (16510), or on-line if that works better for you.

Sadly, there's no quick fix to learning a new language, no matter what the websites tell you, but with a little effort and application it's possible to make a lot of progress.

Don't let any previous bad experiences put you off and remember that anything you learn is more than you knew before – and you might find you have a hidden talent you never knew about! You'll find that being able to communicate more effectively will enrich your French experience immeasurably.

Send me an email (janebarlow@orange.fr) and I can let you have more information and discuss your needs and expectations in more detail.

“French lessons with Jane are fun. She has the ability to work with you as an individual, assessing your needs as you develop (in my case in fits and starts!), building on what you already know. The advantage of one-to-one lessons with Jane is that you can work at your own pace – either as a complete beginner or building on and developing the skills you already have.”
Jacqueline.

“Jane began by assessing my areas of need (and there are many!) and planned a programme of lessons, adapting as we go along so that we can go back over things I'm not sure about. Jane makes lessons fun and challenging for me but doesn't leave me feeling overwhelmed. Even better is the fact that there's always a glass of wine if the going gets tough!”
Claire.

“Classes have necessarily been a little disjointed due to COVID confinements but, even with that, I feel that my French has improved greatly. Jane is extremely patient, always very well prepared with a full curriculum based on my level, and lessons are always great fun! I would not hesitate to recommend Jane, no matter your level of French.”
Carolyn.

“Learning a language is not easy and requires lots of hard work, but Jane has made this a very enjoyable experience for me. She has excellent knowledge, is very encouraging and patient. I would never have persevered without Jane's excellent assistance.”
Kim.

“Jane explains everything brilliantly and is very patient, allowing as much time as you need to understand. Learning French is not easy but because Jane is so easy to get on with this helps you maintain a sense of humour and to enjoy the lessons.”
Jackie.

Don't be shy to try – you might surprise yourself!

WHAT HAPPENED IN FRANCE IN DECEMBER 2021

In general, A building has exploded and collapsed in Sallary Sur Mer caused by a gas leak. Three persons have died.

Vaccination for children aged between 5 and 11 years old is now authorized but not an obligation.

The French army has killed an IS chief in Niger (Africa) who was responsible for the murder of 6 French humanitarians back in August 2020.

It has been estimated that around 180 000 people are using a false Vaccination Pass. People admitted to Hospital for Covid are being urged to tell the staff if they have a false one after someone using a false pass died being treated as if she had been vaccinated!

The director of a retirement home has been arrested for using a false Pass!

In politics, Alain Griset, minister of industry has been condemned to 6 Months suspended sentences for failing to declare his assets (it is an obligation for government officials). He has resigned from his job.

Claude Guéant, ex-home office minister under President Sarkozy has been incarcerated as he failed to pay his fines following his condemnation back in 2017. He had a two-year suspended sentence and 75 000 euro fine.

In sport, Lyon football team has been deducted a point for the incident when one of their supporters had hit a Marseille player in the head with a water bottle.

Antoine Dupond has been named best Rugby player of 2021, only the third Frenchman to receive this title.

The French women Handball team and reigning Olympic champion have lost the final of the World Championship against Norway.

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 Damage 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



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



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

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 Bonnieure : chasseneuil-sur-bonnieure@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-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!