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WHAT TO DO IN CASE OF A CLAIM FOR CAR INSURANCE

First of all, the law is 5 days for making a claim (2 days for theft). Most of the time, we are lenient but don't blame us if one day insurance companies choose to follow the law!

Also, the claim must be settled within 2 years, meaning you must have done the work and pass us the invoice within 2 years.

There are many ways to make a claim:

- You can make it from your Allianz customer account online. Then get contacted directly by the Allianz claim department
- Phone us or send us an email directly at the office. We will then make a pre-declaration and Allianz claim department will contact you within 48 hours.
- Phone the Allianz claim department directly yourself.

The advice below is mostly for Allianz contracts but it is pretty much the same with other companies (we are brokers).

Obviously, those are examples for most common claims we have as I can't state them all!!

Windscreen claim:

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).

More than 3 050 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.

If you choose your local garage instead of a partner one, let us know before you do the work and we will tell you up to how much Allianz is willing to reimburse you.

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
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.

In case of an accident:

You need to fill in an accidental statement and send it to us. Or if nobody else is involved, you can make a written declaration. Either send it to us or send it directly to Allianz claim department via your Allianz customer account or email it to them.

If the car is not drivable due to the damages, you must call the breakdown assistance who will repatriate the car to the closest partner garage. The partner garage should give you a replacement car if you are fully comprehensive (depending on availabilities).

Assessors visits garages where they need cars assessed once or twice a week in every towns (in La Rochefoucauld twice a week). French drivers are obviously not very good as assessors have a lot of work!!

In partners garages, when the damages are not too important, the report is done by photos so the assessors do not even go to the garage and it is quicker.

The assessor then does a report, send it to the garage, the garage then sends the bill to the assessor who approves it. The garage does the work and tell you when it is done. All you have left to pay is the excess.

If you don't go to a partner garage, you pay all of it and send us the assessor report and the invoice (detailed and stating you have paid) of the garage and you get reimbursed within a week or 15 days. You do not get a replacement unless you have the replacement car option on your contract (depending on availabilities).

If the assessor states that the car is written off, he/she will send you an offer for the value of the car based on value of purchase for similar cars.

If the car is damaged by a bike, a fallen tree, basically not a car, you only get the excess back once the company representing the owner of the bike, roof or tiles has reimburse Allianz. If you are third party, you only get reimbursed once the other company has paid Allianz.

Note that Novelia also has partner garages but **not** Thelem. Those are 2 other companies we work with for car insurance.

Below is a complete example from my experience of hitting a deer back in 2020:

What you need to do if you hit a deer!!

OK, not what I wanted to happen just before Christmas but hey accidents do happen!! And lucky for me, I work in insurances, so I knew what to do. And, as my husband said, you will find out if your Allianz insurances that you sell will work!!

Hitting an animal while driving: On the Sunday morning 12th of December 2020 at exactly 8.20am, I was driving on the way to hunting some pheasants!! Yes ironic!! At the entrance of Mansle, a suicidal Chevreuils (French roe deer) decided to jump in front of my car. Lucky for me, it was not a big wild boar!! Even though it arrived from my left, it hit the right front of my car. That tells you how little chance I had to react. I stopped safely on the side and hoped it was dead, so I did not have to finish it off myself!! God only knows what people would have though driving pass seeing me shooting a roe deer on the side of the road (I had my gun in my car)!!

Once I established that my dog and I were alright and the deer was dead, I took photos of both the damages on my car and the dead animal. My car was still drivable and safe, so I went on my day.



Making the declaration of the claim: On Monday morning, after having responded to all my emails (yes, I am very professional!), I told my colleague Florence who went on to open a file. She told me that I would be contacted directly by Allianz. It was 11am. At 12.10, Allianz phoned me on my mobile asking me for the circumstances, what damages I had and where it happened. Then the lovely lady gave me a list of garages which are partners of Allianz to take the car there so they could do a quote and a photo expertise (instead of an assessor visiting the garage, they take picture and send them to the assessor). I chose CIA in Ruffec. The lady gave me their phone number to make an appointment.



Visiting the garage: I phoned the garage and they told me no appointment, just turn up as the assessment is done by photos. My husband took it Tuesday morning. It took less than 30 min.

Contact from Assessor: I also got a phone call from the assessor office asking me when I would take the car to the garage and received a few sms informing me all the time of what was happening or what I had to do: The messages were mostly: take your car to be assessed!! Even though it was already done.

Appointment with the garage: Once the assessor does his report, I received it by SMS. It gave me a code to go online and download it but to be fair, I did not bother!! The accident was not my fault and I knew that I had 349 euro excess to pay as the deer would not pay for it!! The garage being on holiday between Xmas and New year, the car had to be taken to them on Monday the 4th of January. The repair would take 2 days and I get a courtesy car because it is a garage partner to Allianz.

What to do if the car is not drivable: If the car cannot be driven away from the crash, phone the breakdown line which is written on your green paperwork proof of insurance. They then take the car to the closest garage and arrange for a taxi to take you home and a taxi to take you to the garage once the car is repaired. Or if you have the option, you get a courtesy car for 7 days. Note that for the breakdown to be paid by Allianz, you must phone the Breakdown line. If you phone a garage yourself to be recovered, we will not pay for it. Same if you have the replacement car option, it only works if you have phoned and used the Allianz breakdown.

Conclusion: It went quite smoothy (apart for the deer!!). Luckily for me, the car was still drivable and safe. The thing you need to remember is that you need to be able to prove that it is an animal that caused the damage as opposed to you driving onto a post!! It makes no difference in regard to the excess as you still have to pay it yourself if you have one but it marked on your no claim as non-responsible, so the premium does not go up as much as if it was your fault. As you can see on the photos, my car was covered in the deer hair!! So, the proof was there.



In case of theft:

You first need to contact the Gendarme or Police and get a police report. Note that the company will then reimburse the car based on the assessor valuation (value of the car based on value of purchase for similar cars). The bad news is that reimbursement is not before 30 days in case the car is recovered and provided we have all the relevant paperwork we asked for.

In case of fire:

Well, I state the obvious here but yes, call the Pompiers!! Not us! Then the breakdown so they can recover the car. The company will then reimburse the car based on the assessor valuation (value of the car based on value of purchase for similar cars).

Conclusion: We are here to help, and this is why you pay insurances for so please do not hesitate to call the office if you are unsure. Better be safe than sorry!!



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PROTECTION JURIDIQUE/ LEGAL COVER

Well, let's face it; none of us want to have to use this insurance as that means we need to use a lawyer!! And they are worse than insurance or bank people!! Excluding me of course!

I actually have met lots of people who have this insurance and don't have a clue what it is for! And as it is quite cheap (less than 80 euro per year), they don't bother checking if they really need it or not.

What it is: It is an insurance to cover legal fees (lawyers, experts, etc) in case you need them in topics such as: problems with neighbours, boundaries of property, relationships with French tax, with employers, artisans (as long as the work done is below 30 000€ but this can be increase to 300 000€ as an option) , shops, banks, insurances, the state, social workers, public transport, associations, and also to do with buying goods (even on internet or from a private person such buying a car). Basically, everything to do with your normal life.

It also offers advice on the preliminaries to trouble!! E.g.: You have a neighbour with a barking dog (yes, I talk with experience there!) and you phone the helpline (or with us, come and see us or phone us) and they will explain what to do and in what order: talk to the neighbour, write a letter, write a registered letter, call in an expert to witness the barking dog and finally go to court! The fees of the expert and the legal fees of the court are covered by the policy (see limits below).

What it does not cover: Anything to do with work if you are self-employed (although it can be added to your work liability insurance).

Also, you are not covered if you did anything illegal! And meant to do so (other than self-defense). So, if you rob a bank or decide to kill your neighbours because of the barking dog, this contract will not cover your legal fees!!

What are the limits: Like every insurance, there are limits on how much they cover. With the Allianz contract, it is 20 000€ per claim for lawyer fees. You should have got a little booklet called "dispositions générales" and those limits are written on it. It works in France and the European Union and it does not cover claims that happened before you took out the contract.

Maximum 5 claims per year.

How does it work: You should not engage in anything before you tell the insurance company first, otherwise, they might not pay. So, you must phone or write to the insurance company first. You should always try to resolve your problems peacefully first. And only if that does not work, then call in this insurance.

How much does it cost: With Allianz it is less than 80 euro per year.

Conclusion: Believe me if I say I felt a great relief by knowing I had this insurance when my neighbor renovated part of her house to rent it to someone with a barking dog (yes, my examples are always true!) and that the peaceful solution (asking them nicely to deal with it) did not work. I did not have to go to court in the end, but knowing I had it covered, gave me peace of mind. Who hasn't had problems with EDF or the water company or with buying some goods in the supermarket or internet and wished they could get some help finding out if they could get compensation and how. This contract can do that for you so don't hesitate to contact me for any further information on it.

BRIOCHE DES ROIS (KINGS)

Ingredients:

- 400g of flour
- 24 g of fresh yeast
- 10cl of milk
- 60g of sugar
- 50g of butter soft
- 1 coffee spoon of salt
- 2 eggs
- 20ml of rum

For the topping:

- 1 egg yolk
- 1 pinch of salt
- 1 soup spoon of liquid cream
- sugar lump (pearls sugar)

Warm the milk up in a microwave for 10 seconds and add the yeast (dilute it). Let it rest for a few minutes.

Mix the flour, sugar, and milk/yeast mixture. Once well mixed, add the eggs and salt.

Then add the butter and make a dough by mixing well. Then leave it to rest for 3 hours in a bowl covered by clean film. Put some flour on your working surface and with your index and major finger, make a hole in the middle and little by little make it bigger using your 2 hands. The crown measure 20 cm and the hole 9cm. So make sure the hole is big enough so it does not shut while cooking.

Put the Brioche on a oven plate covered by grease proof paper and cover it with clean kitchen towel and rest for 1h30.

Put the Brioche on a oven plate covered by grease proof paper and cover it with clean kitchen towel and rest for 1h30. Preheat oven at 180°C. Mix the egg yolk, salt and cream and spread all over the top of the Brioche. Then sprinkle the pearl sugar on top.

Cook in the preheated oven for 20min.

Enjoy when cool.



Isabelle Want will be off work for medical reason for 6 weeks so from 30/01/2023 to 10/03/2023.

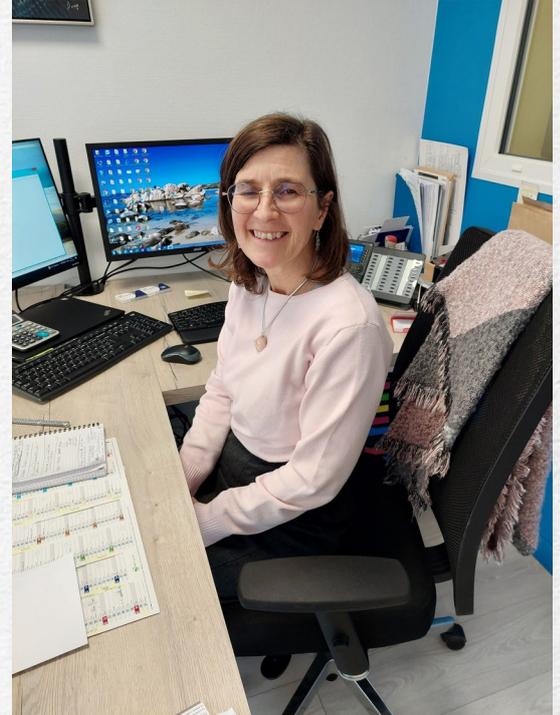
Allianz is now asking that your chimney is swept once a year. If you have a fire and it appears that the cause of the fire is due to the absence of sweeping for more than 2 years, the excess for the claim will be multiplied by 5 with a minimum of 380€. So if you have an excess at 225€, the excess will be 1 125€. If you have no excess on your contract, the excess will be 380€.

Allianz welcomes **Samantha Ancell** at the Ruffec office, who joins us from Abeille insurance at Ruffec (formerly AVIVA).

Samantha brings with her over 30 years' experience in insurance and customer service and will be doing the same job as Corine and Sylvie, which is dealing with your claims, health reimbursement, amending existing contracts, reviewing existing policies, taking payments and day to day running of the agency in Ruffec.

Samantha is originally from Brighton in the UK and moved to France in 2004 and she was working for Legal & General in the UK.

She has a daughter and loves walking, yoga, swimming and reading!



LIVING IN FRANCE

BE VIGILANT WITH FRAUD

Allianz like many other companies is a victim of Fraud. So we are asking you to help us fight it. Criminals can try to use our logo to get access to information in order to steal money!!

If you think you have been a victim of a fraud which involved a fake message you thought was coming from Allianz, please contact this email: anti-fraud@allianz.fr.

I have listed below some advice on how to spot fraud and avoid it:

- Never communicate your pin number for your card or your Bank details unless you are sure who is asking for it. Do not give away passwords (unless it is me and you want me to do your tax online!!).
- Modify regularly your passwords (at least every 6 Months).
- Do not communicate your personal details to an email you do not recognise and do not open attachments.
- Protect your computer with an Anti-virus and make sure it is up to date.
- Try to recognise emails that look like official organisations but are trying to ask for your bank details or personal details or even ask you to open the attached document (virus!!) so you can get claim some money or view an invoice (which is never real).
- Beware of offers which look too good to be true!! Before you do an investment, you can visit the site of AMF (Autorites des Marchés financiers) to check the listing of fake and fraud companies:
<https://www.amf-france.org/fr/espace-epargnants/protger-son-epargne/listes-noires-et-mises-en-garde>
- If you win a prize, do check first with the company that this type of operation does exist.
- Never accept to do a contract, receive a deposit or cash in a cheque on behalf of someone else.

Good luck!! If you are unsure about an email from Allianz or BH-Assurance, you are always welcome to forward it to us at our normal emails: ruffec@allianz.fr, Chasseneuil-sur-bonnieure@allianz.fr, la-rochefoucauld@allianz.fr and 4001781@agents.allianz.fr

AGENDA FOR FEBRUARY IN THE CHARENTE

27th: Rouillac Monthly big fair

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

WHAT HAPPENED IN FRANCE IN JANUARY

In general, Noel Le Great, the French Football federation President in post for the last 12 years and 81 years old is standing down following sexual harassment and bullying claims. An investigation is under way.

Strikes will take place all over France in protest for the Pension Reform so be ready!

The population of France has increased by 0.3% in 2022 and is now at 68 043 000!

The interest rate of the Livret A and LDD is going to increase to 3% (from 2%) on the 1st of February.

In crime, 6 people have been injured in a knife attack in a train station in Paris and the suspect has been arrested by police.

The Gendarmes near Rouen have discovered a clandestine Cigarettes factory with more than 100 tonnes of materials worth 13.7 Million euros.

A 16 years old boy has been stabbed to death outside his school and 4 other teenagers aged between 15 and 16 years old have been arrested in The Val de Marne Departement (near Paris).

Sport, Nasser Al-Attiyah has won the Paris-Dakar Rally for the 5th time.

Obituaries, Sister André, A French nun who was the oldest person in the world died at 118 years old.

DANIEL FOX : Clean Sweep Chimney Services and Wood burner /stoves installation

SIRET: 51013659100029

My name is Daniel Fox and I run Clean Sweep Chimney Services. In 2012, I decided to take on a new challenge and become a chimney sweep. I trained at the COSTIC heating engineer's training school in France, qualifying in the autumn of that year. The training gave me an in-depth understanding of flues, chimneys and stoves in France and the ability to recognise and deal with potentially dangerous situations. Initially I concentrated on sweeping chimneys but soon discovered a demand for quality stove installations and professionally lined chimneys. I now offer these services to customers and my work is covered by Assurance Décennale with BH Assurances!!

Since 2012 I have been drawn into the world of chimneys, which has completely engrossed me and from which I can never imagine escaping!

Trades Covered

Chimney Sweeps/Stoves

Main services offered

Chimney sweeping
Debistrage (mechanical removal of tar in chimney)
Flue lining
Twin wall insulated flues installed
Stoves installed
Troubleshooting / fault finding installations

Tel: 05 49 07 74 79

Email: cleansweepfrance@gmail.com





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 & USEFUL INFORMATIONS

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

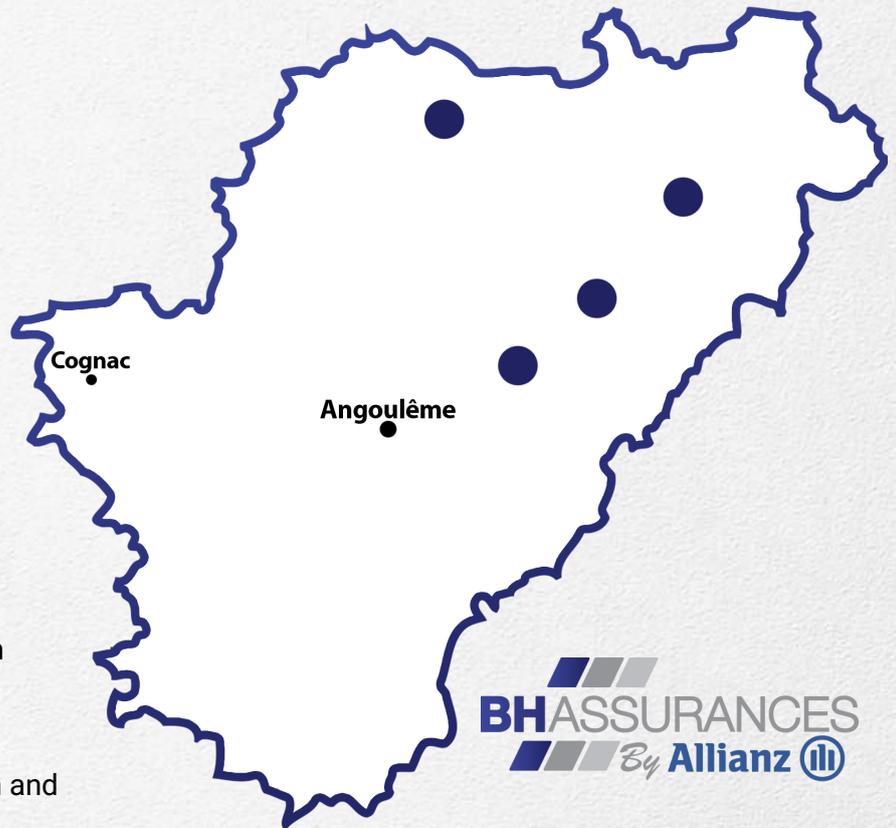
10 Bd du 8 mai 1945
16110 La Rochefoucauld
Tél: +33(0)5 45 63 54 31

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

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 Saturday: 9am to 12



Email Ruffec: ruffec@allianz.fr

Email Chasseneuil sur Bonniere : chasseneuil-sur-bonniere@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Email Roumazieres-Loubert: 4001781@agents.allianz.fr

Facebook page: "BH Assurances "

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/ 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!

