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SAVING WATER

Some parts of France have been experiencing drought since last year and are already on water restrictions (including Dordogne, Deux Sevres and Vienne). 68% of France's underground water tables are in deficit.

In France we use 148 litres of water per day and per person. 39% of that is for washing ourselves, 22% is for the WC, 22% for dishwashers and washing machines, 6% for washing the car and watering the garden, 6% for cooking and only 1% for drinking !

Therefore, the French government has created a web site to encourage us to save water (and money!)

<https://www.gouvernement.fr/preservons-notre-ressource-en-eau>

Here is a sum up of what we can do to help the environment and save water.

Install faucet Aerators on your taps:

If you have not already done it install a « mousser » which is a faucet aerator on your tap. This can save up to 50% of your tap water consumption. By mixing air and water, the faucet aerator decreases the flow of water but not the pressure. You can find them at any builders merchant shops.

Check and repair leaks :

Check your water meter before going to bed and first thing when you get up. If water has been used at night, you might have a leak. Repairing it could save up to 100L per day.

Check your WC. Simply put a sheet of toilet paper in the toilet basin (where the water comes out when you flush so in front of you when you are facing in and above the water line). If the paper gets wet, your WC is leaking !

Take a shower instead of a bath :

That could save up to 110l per shower. Use a timer and try not to go over 4 minutes. Which is the time of your favorite song !

Only use your washing machine or dishwasher when they are full. So that you do less washing.



Install equipment to retrieve rain water for your garden :These can be installed at the end of your gutters and means you can use the rain water to water your garden and flowers. Use one that is closed at the top otherwise you will get mosquitos !

Use a system watering your garden by drops called goute-goute in French. This system waters at the root of the plants and therefore does not waste water. You can also put some straw at the root to prevent the soil drying too fast.

Conclusion : Yep, I know, another restriction ! but hey, this one can also save you money. 72% of our planet is covered by water but only 2.8% of that is freshwater. When you know that the population on earth has mutiplied by 4 since 1920 but our water consumption has mutiplied by 6 (I guess no washing machines back then !) so let's all try to reduce our consumption so that we don't get water restrictions this summer !



PRODUCT OF THE MONTH



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ALLIANZ TRAVEL INSURANCE

Summer is now upon us and we are all in need of a break! So why not look at going away!! But before you go, you better make sure you look at how you can be covered in case of emergencies!! So, here is all you need to know about travel insurance.

You are retired and covered via the S1: The UK government will NOT cover you outside Europe, but you are covered inside Europe via the European Health Insurance Card (EHIC).

It is a free card that gives you access to healthcare during a temporary stay in any of the 28 EU countries plus Iceland, Lichtenstein, Norway, and Switzerland, under the same conditions and at the same cost (free in some countries and not in others), as people insured in that country.

Cards are issued by your national health provider (Newcastle for UK) and you can apply for it online. Some CPAM offices also provide it. Check your ameli account (CPAM web site) before you ask the UK.

It is NOT an alternative to travel insurance as it does not cover costs such as return flights, repatriation, stolen goods and it does not guarantee free service as each countries' healthcare system are different. What is free/covered in France might not be elsewhere.

Bad news is: You are NOT covered outside Europe.

You are working in France or early retiree and covered by the French system: The same will apply inside Europe but you have to ask for the European Health Insurance Card from the French healthcare system and not from your native country.

Good news: You are covered outside Europe (everywhere in the world) as long as it is emergency treatment. You will have to pay the cost up front and then get reimbursed once you are back in France. **You will be reimbursed only up to the amount the French healthcare system would have paid if you were in France.** This is why it is important to take out travel insurance if you travel to countries where the health system is expensive (USA, Japan, etc)

The cover from your car insurance: This will come as a surprise to you and this is why most French people don't actually bother with travel insurance. You are automatically covered everywhere in the world for health issues and repatriation via a majority of French car insurances as long as you are a French resident. It should be written on your contract under "Garantie Assistance". You don't need to be with your car so you can take the plane to Turkey and if you break your leg belly dancing, your French car insurance pays for your repatriation and health expenses. Do note that the insurance will only pay up to a certain amount. For instance, Allianz pays up to 7600 euro on top of what the French health system will pay. Check your contract to see the exact cover you get. And remember, if you are retired and covered by the S1, it will be 7600 euro in total as you will get nothing from the UK health system if you are outside Europe. 7600 euro is enough in countries like India or Morocco but it is nowhere near enough if you go to the States! In any case the repatriation is covered.

The cover from your house insurance: You have private public liability with your house insurance. So, if you break anything abroad while on holiday, it is covered by your house insurance. Less the excess you have on your contract. In fact, it works everywhere, so if you visit a friend's house and break their TV or something else, your house insurance will cover that.

Debit/credit card: With some Visa or Mastercard (especially Visa Premier), you get free travel insurance when you purchase your trip using this card. Check with your bank or look at your online bank card website to check.

Why take out travel insurance: For the reason I stated above and especially if you are going to a country with an expensive health system (USA for instance!).

ALLIANZ TRAVEL

Allianz has now created some new insurance products to cover all range of travelling:

ASSURANCE VACANCES is for holidays of less than 2 months and comprises 3 options below:

Cancellation insurance: Basically covers for cancellation or interruption of your trip up to 8000 euro. Reasons for cancellation are:

- death, accident or disease (include covid) of the insured person, family member or the person going on the trip with them,
- Theft of your travel documents or visa refusal
- Quarantine of the insured person or his travel companion
- Natural or industrial catastrophe stopping the trip
- Divorce or separation
- main residence becoming uninhabitable
- convocation at a tribunal
- terrorist attack or compulsory evacuation by local authorities
- loss of employment

Also covers up to 150€ per night (max 14 nights) if you have to stay there longer.

Excess is 5% of the cost of cancellation with a maximum of 100€ per person.

Assistance plus: basically covers

- medical cost up to 200 000€ (300 000€ for USA and Canada)
- luggage up to 3 000€. Excess of 30€
- Interruption of the trip and up to 150€ per night (max 14 nights) if you have to stay there longer.
- Repatriation
- Search and rescue fees up to 10 000€
- Funeral cost
- Private liability
- Legal cost up to 3 000€
- Theft, loss or damages to official documents or keys up to 400€

Multirisque: This is basically the 2 above combined so Assistance Plus with cancellation cover as well. But it also covers if your trip is delayed by more than 2 hours, maximum 300€ per day compensation and in total 2 000€

You can go anywhere in the world apart from North Korea.

ASSURANCE LONGS SEJOURS is for trips between 2 months and 2 years.

It covers:

- medical cost up to 200 000€ (300 000€ for USA and Canada)
- luggage up to 3 000€. Excess of 30€
- Interruption of the trip and up to 150€ per night (max 14 nights) if you have to stay there longer.
- Repatriation
- Search and rescue fees up to 10 000€
- Funeral costs
- Private liability
- Legal cost up to 3 000€
- Theft, loss or damages to official documents or keys up to 450€
- cancellation up to 8 000€ (same reason and excess as per cancellation insurance above)
- Damage to sport equipment up to 600€ or 300€ if rented.

ASSURANCE MULTI-VOYAGES is an annual contract to cover trips up to 2 months with no limit per year on the number of trips everywhere in the world apart from North Korea.

It covers:

- medical cost up to 200 000€ (300 000€ for USA and Canada)
- luggage up to 3 000€. Excess of 30€
- Interruption of the trip and up to 150€ per night (max 14 nights) if you have to stay there longer.
- Repatriation
- Search and rescue fees up to 10 000€
- Funeral cost
- Private liability
- Legal cost up to 3 000€
- Theft, loss or damages to official documents or keys up to 400€
- cancellation up to 8 000€ (same reason and excess as cancellation insurance above)

Allianz travel also do Group travel cover or business travel cover.

You must phone them before you undertake any medical expenses otherwise you risk not being reimbursed.

Conclusion: Personally, I would not bother to take out travel insurance for a trip to Spain (or in the EU) but I would not go outside Europe without one.

TARTE FACON TOMATE FARCIE

Ingredients:

- 1 crust pastry
- 2 shallots
- 2 garlic cloves
- Fresh parsley
- 1 egg
- 3 soup spoon of tomatoe pulp
- 250g of Sausage meat
- Salt and pepper
- 4 tomoatoes
- 2 soup spoon of bread crumb
- 1 soup spoon of olive oil

Butter a tart dish and spread the pastry inside it. Put it aside in the fridge.

Shop finely the garlic, parsley and shallots and mix well together (best in a mixer if you have one). Add the egg, the tomatoe pulp, the sausage meat, salt and pepper. Mix well.

Preheat the oven at 180°C.

Take the pastry out the fridge and preak the bottom with a fork, then spread the mixture on it

Slize the 4 tomatoes and spread them on top of the mixture. Then spread the breadcrumb and olive oil on top.

Bake for 50 min at 180°C in fan assisted oven.



Friday the 14th of July is a bank holiday so all our agencies will be shut Friday and Saturday the 15th.

LIVING IN FRANCE

CANICULE - HEAT WAVE

Being now the month of July, I though I get you prepared!! In case we get heatwaves. This is what you should do:

**HEAT WAVE,
VERY HIGH TEMPERATURES**
TIPS TO HELP YOU COPE

Moisten your skin with water and use a fan

Make sure you eat enough

Keep your home cool: Keep the shutters closed during the day

Avoid drinking alcohol

Keep in touch with friends and family

Avoid strenuous activities

DRINK WATER REGULARLY

IF YOU FEEL UNWELL, DIAL 15
For more information: 0 800 06 66 66 (free from a landline)
www.sante.gouv.fr/canicule • www.meteo.fr • #canicule

Logo of the French Republic (Ministère de la Santé) and Santé publique France.

AGENDA FOR JULY IN THE CHARENTE

1st to the 23rd: Tour de France cycling race

14th: Bastille day so bank holiday and loads of firework

27th: Rouillac Monthly big fair

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

WHAT HAPPENED IN FRANCE IN JUNE 2023

In general, A policeman has shot dead a driver who refused to stop in Angouleme. The driver injured the policeman as he drove into him.

And another one got shot dead again in Nanterre, same here as he failed to stop to Police.

An earthquake magnitude 5,3 on the Richter scale has struck the Deux Sevres (25 km from Niort) being felt all over the Poitou Charente. The village of La Laigne in the Charente Maritime (500 inhabitants) has been particularly hit with 71 houses damaged leaving 170 people needing relocation.

A building has collapsed due to a big explosion in Paris injuring 54 people and one woman is still missing. It is believed to be due to a gas leak. The building was housing a Fashion school.

In crime, A 11-year-old British girl has been shot dead and her father seriously injured in Brittany. They got shot by their 71 year old Dutch neighbour. They were arguing for years about a plot of land between their properties.

A Syrian refugee has stabbed 4 children and 2 adults in a park in Annecy. All the victims are now out of danger.

The husband of Karine Esquivillion who had disappeared 3 months ago has admitted her killing after stating all along that she vanished by her own will. Her 5 children did not believe him and after 2 months of enquiry, the Gendarme arrested him for murder. He finally took them to her body and stated that he killed her accidentally.

In sport, Novak Djokovic has won the French Open of Tennis, Roland Garros becoming the Tennis player who has won the most grand slam (23). Iga Swiatek (Polish) has won the women Title.

In rugby, Toulouse has won the French Top 14 for the 22nd time! Beating La Rochelle in the final in Paris.



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

Jane Barlow
BA (Hons) French and Italian

here are two or three of you at a similar level, then that's not a problem.

All levels welcome, from beginners to advanced (including help to prepare for the B1 exam required for Citizenship).

Informal and fun!

"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.

"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.

"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.

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	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

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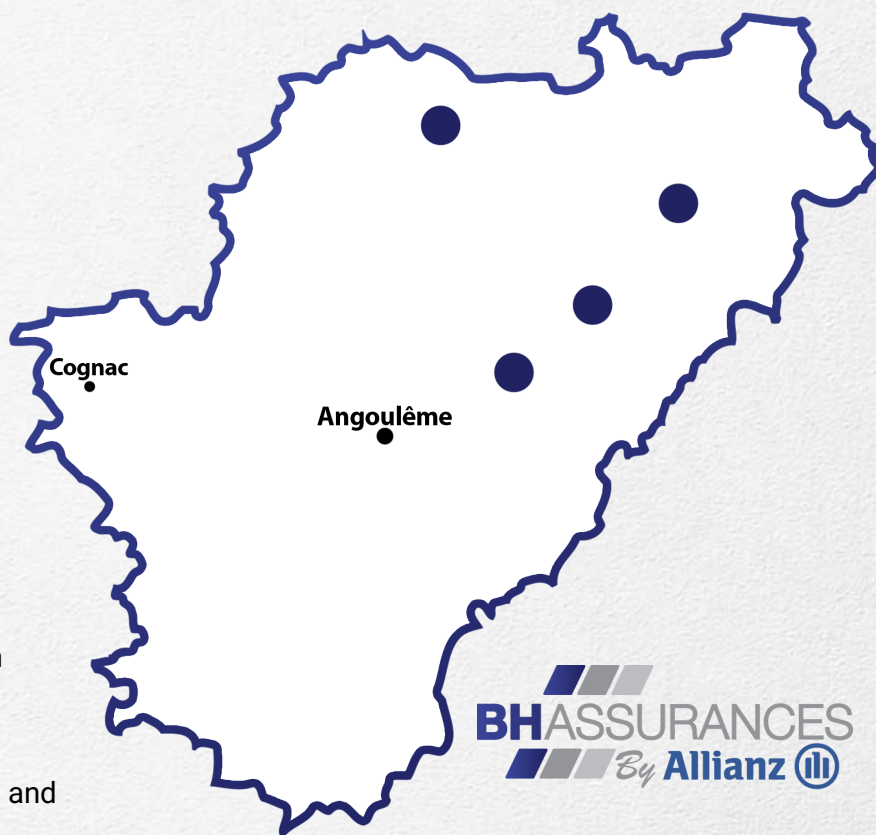
10 Bd du 8 mai 1945
16110 La Rochefoucauld
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Tel: +33(0)5 45 39 51 47

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

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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!

Why should you pay when you're not enjoying it ?

Get a reduced price when your motorcycle is in storage

GARAGE MODE

FROM **3,5 €**
/month

ROAD MODE

please call to
get a quote

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WITH YOUR
REGISTRATION!**

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-  Property
-  Professional Liability
-  Legal Protection
-  Health
-  Retirement
-  Life Insurance

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