

IN THIS ISSUE :

PG. 2 - 3

Isabelle Want 's article of the Month

PG. 4

Product of the month

PG. 5

This month's recipe

PG. 6 - 7

Agency News & Living in France

PG. 8

Agenda for September & What happened in France

PG. 9

Professional of the month

PG. 10

Some French vocabulary





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HOW TO CANCEL INSURANCES IN FRANCE

Well, I lost count how many times I had British people asking how to cancel insurances in France (not from my customers of course, as nobody wants to leave BH assurances!!!).

Note also that in France, insurance contracts are renewed automatically!!

I know, IN ENGLAND, you just phone them and tell them you want to cancel and that's it! But surprise, surprise, YOU ARE IN FRANCE and we like paperwork! So, here is an explanation on how cancelling your insurances.

Anniversary date / Date d'échéance:

The important thing to find out about your insurance contract is the "date d'échéance" which is the anniversary date of your contract. Be careful, as sometimes, some companies will automatically put 1st of January as an anniversary date, so it is not always the date when you took out the contract originally. You can find this date on the original contract you signed or on the renewal notice you receive once a year. Normally, when you take out any insurances, it is for one year minimum (there are exceptions-see chapter 4). So, you need to see it through until the anniversary date. Before the new law 'Loi Hamon', the only way you could cancel was by sending a registered letter 2 months prior the anniversary date saying you wish to stop the insurance at it's next anniversary (in 2 months)! Be careful, with some company's top up health insurance, it can even be 3 months!

The other way to cancel is 'LOI CHATEL' and with this method you have 20 days from receiving the renewal notice to send a registered letter saying you wish to stop the insurance. Do note that some companies actually send the renewal notice at the last minute, even sometimes after the actual renewal date so you think it is too late! But it is the date on the envelope (post office stamp) that counts and not the date on the letter, so always keep the envelope when you choose this method. This method **does not work for professional insurances** such as public liability or decennale insurance or even with some health top up policies. It always works for car and house insurances.

LOI HAMON and New law for health top up:

Since January 2015, you can cancel your car and house insurance anytime you want as long as you have had the contract at least one year.

From 1st December 2020, you can also do it for top up health insurance.

From 1st of July 2023, it also works for Caravans, Accident insurances, legal protection insurance, pet insurance, unpaid rent insurance and special object insurance.

This new law does not work for professional insurances.

How to cancel using loi Hamon:

House insurance as an owner, accident insurance (GAV in French), Legal protection insurance, special object and pet insurance:

You simply have to notify your insurer with a letter and the cancellation will be effective one month and 3 days after receiving the letter (email is possible if you can be identified properly with it).

Health, Cars, caravans and house (as a lodger) insurance:

The cancellation must be done by your new insurer! Hopefully ME!! Because car and caravan insurances and house insurances for lodgers are a legal obligation, the French government decided not to trust people! Therefore, to make sure that they are still insured, the cancellation can only be made by their new insurer. Not sure why but it is also like this for Health top up.

Exceptions:

Obviously, there are exceptions which allow you to stop your insurances without using the methods above. If you sell your car or caravan, you can cancel the insurance by showing your certificate of sale (certificate de cession de vehicle can be downloaded from internet) and the insurance will stop from the day after the date of sale. If you sell the car abroad, always get a proof of sale of some sort. Without paperwork, it is illegal for an insurance company to stop a car insurance contract before its anniversary date! If the car stops working, a proof from the garage or mechanic can be accepted (it does with us). If you move back to the UK, we need a proof of insurance from the UK.

If you sell your house, you can stop the house insurance with the paperwork given to you by the Notaire on the day of the sale.

For the health top up, it can be stopped if you move abroad and stop being covered by the French system. In this case, they can issue you a letter saying you are not in the French system anymore and the insurance is stopped. Otherwise, a proof from the UK showing that you are covered under the UK system should be enough.

For professional insurance, you can cancel with a proof from RSI or MSA saying you have closed the business. Otherwise, you can only cancel with a 2 months' notice prior the anniversary date.

Basically, when there is nothing to be insured and you can prove it, the insurance can be stopped.

Conclusion:

Hopefully now you should all be willing to switch your insurances to **ME and BH Assurances** especially when you know that we take care of all the cancellations for you. So, if you are happy with my quotes, I will do it all for you and you have nothing to do. Also, we have bilingual employees to deal with claims, administration, accounting and other assistance.

So, no excuse of waiting for the anniversary date to get cheaper/better insurances! Contact me.



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ALLIANZ OBSEQUES / FUNERAL COVER

Sorry to be gloomy this month but here is one of our most popular policies which gives a lump sum to beneficiaries of your choice to help them pay for your funeral. Funnily enough, we all have house insurance in case our house burns down but not all of us have insurance on ourselves when we are pretty sure we are all going to die!! So, if you don't have big savings, this is a must have contract. Unless you don't like the person who is going to pay for the funeral

Criteria for subscribing: Anybody aged between 50 and 84 years old and who is French resident. No health questionnaire.

How much can you be insured for: Between 3000 and 10000 euro without a health questionnaire. Average cost for funeral in France is around 3 to 4000€. Cremation and burial are about the same. The lump sum you are insured for follows inflation because 3000€ today might not be worth the same in 10 years!!

How does it work: The lump sum you are insured for is given to the funeral parlor (presentation of the bill) or to the person who has paid the funeral (presentation of the bill paid) and what is left is given to the beneficiaries you have named on the policy. You are not covered the first year for disease or suicide, but you are insured for death by accident straight away. If you die of disease or decide to kill yourself in the first year, the insurance company pays back the amount you have paid in. It is not like a normal insurance whereby if you stop paying your premium you stop being insured. You receive a statement every year showing 3 lines. The first one shows how much you are insured for and it follows inflation. The second line shows how much you are insured for if you stop paying the premium. The last line shows how much is available if you want to shut down the policy completely. That means that if you are still alive after 10 or 15 years, you can afford to stop paying the premium as you will have enough cover already. Or if one of you dies and the survivor of the couple wants to go back to the UK, you can cash in the value of your policy (amount shown on the third line of the yearly statement).

How much does it cost: As an example, a person born in 1950 and insured for 3 000€ would pay around 25€ per month and we offer a 10% discount for couple subscription (so then only 23€ each per month). For 5 000€, it's around 42€ and 10 000€ it's 84€ (for couples, 10% less).

Conclusion: It is a contract we do quite often and the one we have never any problem with! There is no cheating with it, you are either dead or alive!! So, no assessor needed! And no argument from the insurance company for paying! The payment is given very quickly once we have the death certificate, funeral bill and the ID of beneficiary (within 10 days).

For free quotes, all I need is your birthdate and the amount you want to be insured for. To do the contract, I need copies of passport, a RIB (French bank details) and the list of beneficiaries (date of birth, place of birth, name, maiden name and first name).

TART PASSION FRUIT & MANGO

Ingredients:

For the pastry:

100g of flour
60g of butter
40g of sugar
1 egg

For the passion fruit curd:

3 eggs
130g of sugar
15g of maizena
140g of flesh of passion fruit
90 g of butter

1 mango or two!

Prepare the pastry by mixing the ingredients together using your finger tips until you form a ball.

Preheat oven at 180°C, spread the pastry on some flour and spread inside a buttered tart dish (22cm roughly). Make some holes at the bottom with a fork to avoid it rising when cooking. Put it in the oven 15min or until slightly brown.

curd. In a casserole, break the eggs, then add sugar, maizena, sugar and passion fruit flesh, bring to the boil and stir at the same time. Once thickened, take off the heat and add the butter and mix well.

Let the tart pastry cool down and spread the curd inside it. Shake the tart dish so it spreads evenly. Cool in the fridge for one hour

Then slice a mango and spread it all over it.

Enjoy!



We have a new person in our team :

I am call David HERVOUET and I am 32 years old. I started with BH Assurance on the 9th of August this year. I have worked in insurance for 13 years and hope to bring my experience and expertise for all our customers.

My mission inside BH Assurance is to review existing for our clients to make sure their needs are still met.

I am based in the office of La Rochefoucauld. I do not speak English (this text is a translation!!).



LIVING IN FRANCE

LES VENDANGES

A big part of French lives are the Vendanges which happen around October (sometimes September if the summer was very hot). This basically the time to pick up the grapes off the vines to make some wine or Pineau (in the Charentes). Big wine producers in the Bordeaux area, or Champagne, etc. have machines now to pick the grapes but some small farmers or even nonprofessional people have their own vines to make some "artisanal" wine or Pineau for their own consumption.

This is usually done on a Saturday when all the families and friends can come around for the picking and a massive Vendange Lunch or dinner thereafter! It does not take too long as it's only a few vines and you have a few people picking (and eating as the same time) the grapes. And it is a time of catching up with family and friends that you only normally probably only see for funerals or weddings! This might sound like hard work but it is a lovely time joking and laughing at each other. Once the grapes are picked and crushed-see pictures, you drain the "Moût" (grape juice) and mix it with "eau de vie" (alcohol around 70°) to make Pineau (lovely aperitif from the Charentes). While some do the work, the others have a taste of last year Pineau! Or a glass of the "moût" which can help your transit if you drink too much of it! Once the work is done, we all finish with a big lunch to celebrate the Vendanges of the year! And wish everyone fair well until next year or the next funeral or wedding! If you have the chance to get invited to do a Vendange, do not refuse it!



STADE RUFFECOIS WALKING FOOTBALL SECTION



Walking football started in Ruffec in March 2020, with the support of Stade Ruffecois by players who had previously played in the United Kingdom and in France. These were joined by around 10 others who had never played walking football before but just wanted to play football again.

The first year for the section was all about training, learning how to play, playing friendlies, and finding new players both men and women, of all nationalities.

Walking football is essentially a non-contact sport for older players, where they are only allowed to walk, normally played with 5 or 6 players on each team and the ball must not go over head height. Despite this the games are very competitive, fast moving, and enjoyable. Currently all male players must be over 50 to take part in competitions and women over 45.

At present we play championship matches once a month, against 6 other walking football teams based in the Charente Maritime, and regular friendlies with other teams in the Nouvelle Aquitaine.

This year we are helping the French football federation, Charente district to assist other clubs in the Charente to form a walking football section. Already we have assisted a new walking football section at Montmoreau, south of Angoulême, who played their first competitive match at the recent BH Assurances walking football tournament held at Stade Ruffecois. The aim is to get enough teams in the Charente to form our own championship, if possible, for next season 2024 -2025.

Having been established for 3 years, we have a very good and strong association with Stade Ruffecois which allows us to use all their facilities. Currently we have a nucleus of approximately 30 players, of which 4 are women, we are always happy for all new players to come down to Stade Ruffecois and try walking football, whether you have played football before or not.

Training takes place every Monday evening from 18.00 to 20.00 and afterwards we have a good chat around the clubhouse bar, and Wednesday mornings from 10.00 to 12.00.

Please feel free to come down and play or just watch to see what it is all about.

For more information, please contact Neill Way

neill.way@wanadoo.fr

Tel 0673430848

27th: Rouillac Monthly big fair

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

WHAT HAPPENED IN FRANCE IN AUGUST 2023

In general, A woman has died and 12 people have been hospitalised with an outbreak of Botulism after eating some home made tin sardines in Bordeaux.

A 14 years old kid has been arrested in his classroom by the police. He has been accused of bullying another of his classmate (sending death treats amongst other things).

The Pope has visited Marseille and did a mass in the football stadium attended by more than 60 000 people.

King Charles stayed in France for 3 days and visited Paris, Versailles and Bordeaux.

A new law is coming into force this 1st of October which means chimney sweeping is an obligation once year and must be done by a professional (more on this on next month newsletter).

In crime, A 3 years old girl has been beaten to death by her mother and step father in the department of Eure.

In sport, Europe has won the Solheim Cup.

Hazel Boynton Polyvalente



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contact me for more details, no task too
small.**



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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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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:

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: "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

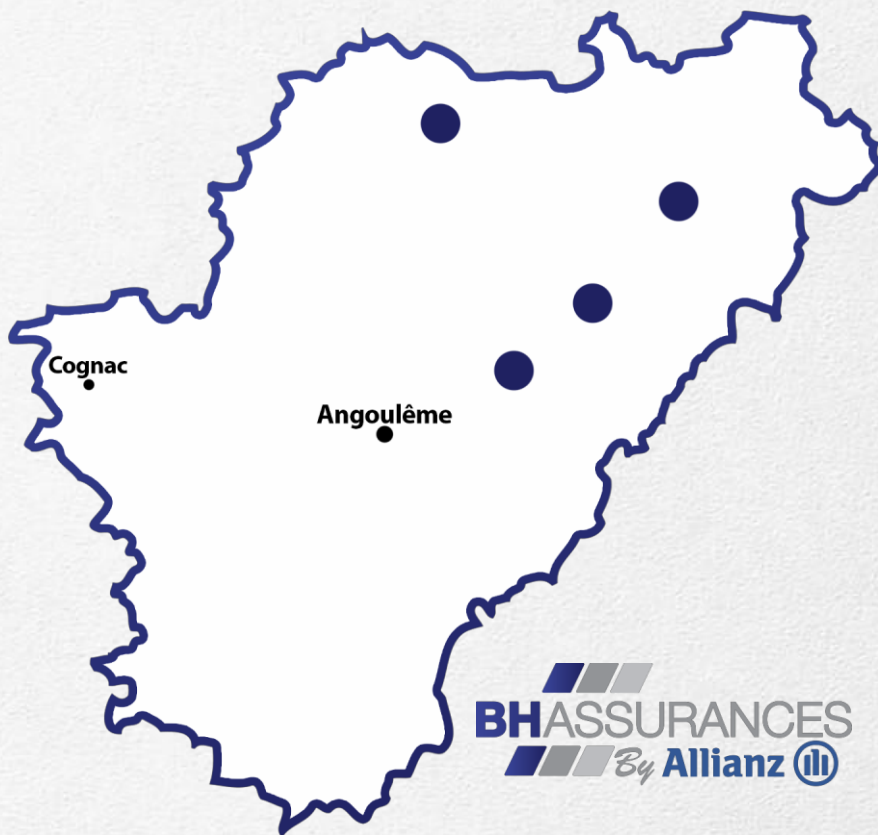
CPAM English speaking helpline: 09 74 75 36 46

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!



INJURY COVER FOR YOU!

ACCIDENT COVER



Are you covered against accidents? Allianz can offer you an accidental insurance package from 5% invalidity*

Are you renovating your house? Doing a lot of DIY or gardening?
Horse riding?

Each year, 11 Million people have personal accidents in France. A bad fall, a burn, a bike accident, a dog bite, a DIY or gardening accident, etc. These examples are unfortunately all too frequent.

In 4 out of 5 cases, the victim is the sole liable party of the accident.

SOLO PACKAGE*

12 € /month

DUO PACKAGE*

20 € /month

FAMILY PACKAGE*

24 € /month

From only 12 € a month, you and your family are entitled to compensation in case of injuries resulting from day to day accidents such as DIY, gardening, doing sport, or simply falling, etc.

What compensation is covered:

• For death:

- Funeral cost.
- Loss of revenue for the close family.
- Expenses for the close family due to the death.
- Compensation for emotional distress for the close family.

• For permanent disability:

- The future and actual loss of earning.
- The temporary or permanent functional deficiency.
- The assistance from a third person.
- The cost of adapting the house and vehicle to your disability.
- Compensation for endured suffering.
- Compensation for the loss of leisure activity (like not being able to do gardening anymore or sport, etc.).

Ex. of compensation: Thierry, 37 years old injures his hand using an angle grinder doing DIY at home resulting in a disability of 12% on his hand.

Total compensation: 54 189.12 euro:

- 4 500 for the endured
- 1 500 for the esthetic compensation
- 20 000 for psychological compensation
- 1 200 for needing a carer
- 15 000 for loss of future earning
- 19 890.12 for actual professional loss

*see terms and conditions

BH ASSURANCES
By Allianz

WWW.BH-ASSURANCES.FR



- Ruffec
- Terres-de-Haute-Charente
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**BEING WELL INSURED,
MEANS ABOVE ALL UNDERSTANDING HOW!**

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