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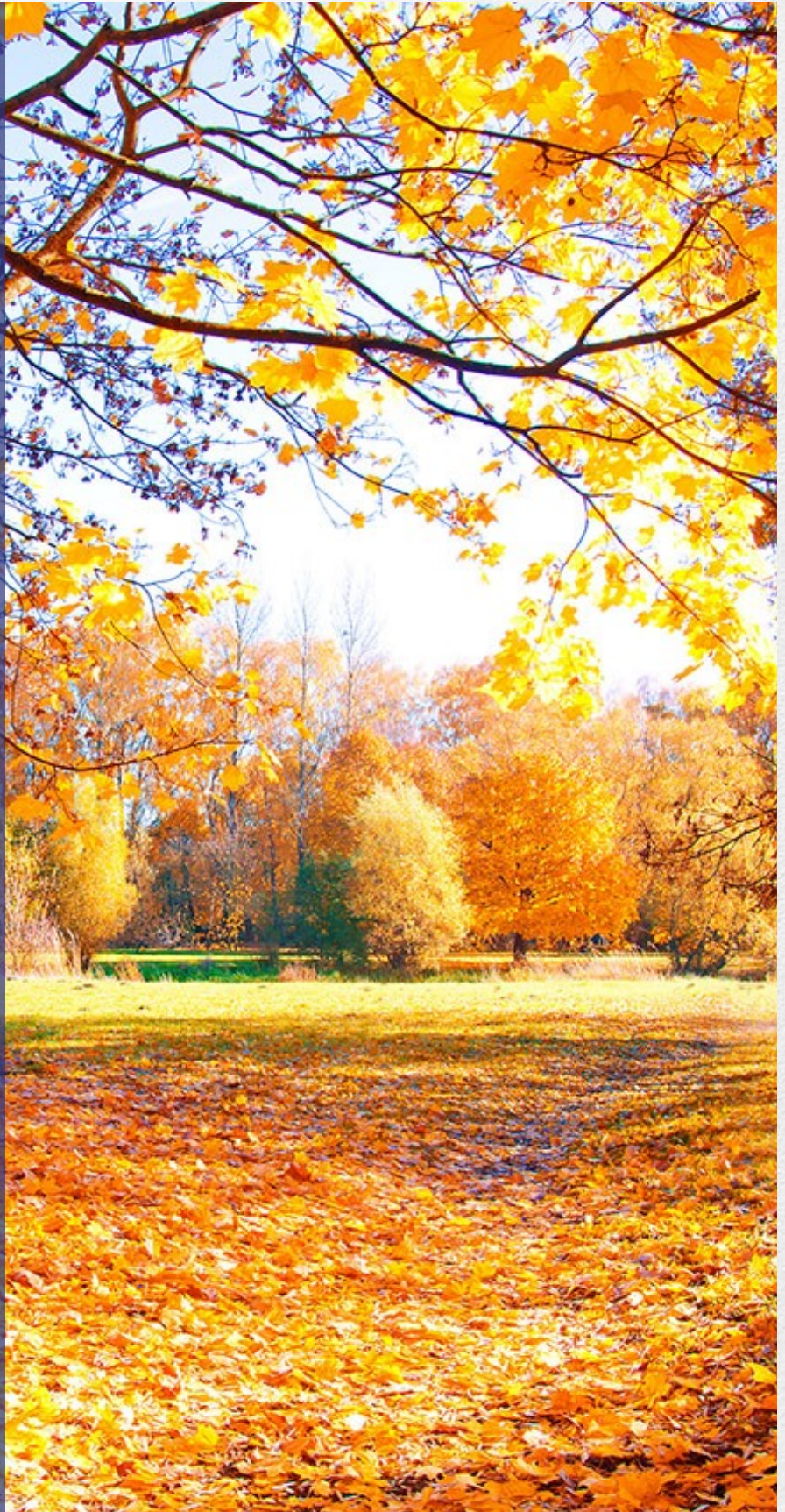
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## CRIT' AIR

Since the 1st of January 2023, you are now obliged to have a sticker on your car indicating the level of pollution that your car is emitting in 11 towns in France. The sticker will indicate if you are Crit'Air Green or 1 to 5, or even not eligible to a Crit Air sticker. The criteria depends if you are diesel, petrol, etc and the date the car was first registered. See my lovely picture below.

In each of the 11 towns, there is what they call a ZFE (Zone à Faible Emission) which is a part of the town which is shut for vehicles not eligible for a sticker or a sticker Crit' Air 5. If you have a vehicle like that and you are caught parking or driving in a ZFE, the fine is 68 euro (135 for lorries).

The current towns are Paris, Aix-Marseille, Lyon, Nice, Toulouse, Toulon, Montpellier, Rouen, Strasbourg, Grenoble and Reims. Note that in Paris, it also affect cars with a Crit'Air 4.

From the 1st of January 2024, it will also affect cars Crit'Air 4 and from 1st of January 2025, Crit'Air 3 won't be able to drive or park in ZFE areas.

You can order your sticker from the government web site below. Beware of fraud !! The sticker costs less than 5 euros plus postage, well it did for my car !

<https://www.certificat-air.gouv.fr/>

Yes, you need it even if you have foreign car and come to France on holiday ! And you can choose foreign cars on the site. If it very easy to do, just make sure you have your « carte grise » or « V5 log book » in hand !

Note that at the moment, only 11 towns have chosen to apply this new law but I would not be surprises if it expands to more and more in the future. The health authorities in France suggest that around 40 000 people die in town and cities due to the pollution of the air.

# Vignette Crit'Air

certificat qualité de l'air

## Voitures particulières



**NORME EURO**  
(inscrite sur la carte grise)  
ou, à défaut, date  
de 1<sup>re</sup> immatriculation



Véhicules 100 % électriques et véhicules à hydrogène



Véhicules gaz et véhicules hybrides rechargeables

### ESSENCE

### DIESEL



#### EURO 5 et 6

à partir du 1<sup>er</sup> janvier 2011



#### EURO 4

Du 1<sup>er</sup> janvier 2006  
au 31 décembre 2010 inclus



#### EURO 2 et 3

Du 1<sup>er</sup> janvier 1997  
au 31 décembre 2005 inclus



#### EURO 5 et 6

A partir du 1<sup>er</sup> janvier 2011

#### EURO 4

Du 1<sup>er</sup> janvier 2006  
au 31 décembre 2010 inclus

#### EURO 3

Du 1<sup>er</sup> janvier 2001  
au 31 décembre 2005 inclus



#### EURO 2

Du 1<sup>er</sup> juillet 1997  
au 31 décembre 2000 inclus



**EURO 1 ET AVANT** Véhicules non classés pour lesquels il n'y a pas de délivrance de vignettes

Jusqu'au 31 décembre 1996

Le tableau n'est pas contractuel. Pour une information plus précise, consultez l'arrêté du 21 juin 2016 établissant la nomenclature des véhicules classés en fonction de leur niveau d'émission de polluants atmosphériques en application de l'article R. 318-2 du code de la route.

Pour obtenir son certificat qualité de l'air  
[certificat-air.gouv.fr](http://certificat-air.gouv.fr)





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## SCHOOL INSURANCE

**Y**es, it's September and that only means one thing: Back to school!! And you must wonder why the school ask you for a certificate of assurances for your child so let me explain what it is, what it is for and how much it costs!

### What is it:

It is an insurance for kids and students. The assurance scolaire is not an obligation but most schools won't accept your child unless they have one. In any case, your child won't be able to go on the school trips if he does not have this insurance, so it is better if the child has one.

They are 3 ages:

- Baby: 0 to 3 years old
- Junior: 3 years old to end of school
- Etudiant: Further education

### What does it cover:

It is a personal injury insurance for your child so if your child has an accident at school or anywhere else for that matter, the insurance company pays a lump sum of 10 000 euro for death or up to 300 000 euro for invalidity (amount depends on % of incapacity).

It can also cover damage to teeth (350 euro per teeth), hearing aid (800 euro), glasses and contact lenses (250 euro) as long as there is a medical certificate proving the child was injured. So, if the child broke his glasses playing football and he is not injured, the insurance won't pay.

It can also pay for a bed so one of the parents can stay in the hospital room with the injured child.

Another cover is the cost for search and rescue of the child following an accident or any other events endangering the child's life. The insurance can also cover robbery up to a certain amount (only clothes, sport equipment and school bags) but you will need to have kept the original invoice!

Last thing but not least is what we call "école continue" so that if your child is injured and can't go to school, the insurance pays for 6 hours per week of private tuition in your house. Child must be absent of school for medical reason for more than 15 days.

It does not cover loss or breakage so if your child loses or breaks his mobile phone, tough luck!

But note that if your child breaks a window, this is covered by the public liability insurance which is inside your house insurance contract. So, things not covered by the school insurance can be covered by another of your insurances.

### How much it cost:

Not much actually! Depending on the age of your child, cover costs around 25 euro per year. And if you have more than child, there is usually a discount. It is free for the first year if you have your house insured by us as well.

So, there it is, school insurance is a must especially for just 2 euro per month so it's not worth depriving your child of a fantastic school trip to a goat cheese factory!!

**VEGETERIAN BEAN LASAGNA ( SERVES 5-6 )****Ingredients:**

1 large onion finely chopped  
1 large garlic clove finely chopped  
400g tin pulped tomatoes  
400g tin lentils  
200g tin flageolet  
200g tin haricot blanc (white beans)  
Worcester sauce  
English mustard  
Paprika  
Mixed herbs  
Lasagne sheets  
Bechamel sauce\* packet and 1/2 litre milk  
Olive oil  
Tomato puree  
Tomato ketchup  
Grated cheese (cheddar or emmental)

Preheat oven to 220c

Chop onions and garlic and fry in olive oil till softened.

Add pulped tomatoes, one tablespoon tomato puree, one tablespoon of Tomato ketchup, one tablespoon of Worcester sauce and one heaped teaspoon of mustard. Heat gently for five minutes.

Drain and wash beans and add to your sauce. Add herbs, paprika and other spices of your choice to taste. Heat your mix for a further 10 to 15 minutes on a gentle heat.

Meanwhile make up your bechamel with 1/2 litre of milk per packet\* instructions. When thickened to your liking add a large handful of grated cheese and allow to melt into your bechamel. Keep a small handful of cheese back as topping for your lasagne.

Layer your lasagne; first layer beans, second layer lasagne sheets, third layer béchamel sauce and repeat . Finally sprinkle the top with cheese, sprinkle further paprika on the top and bake for 30 to 40 minutes at 220c. For a fan oven reduce temperature accordingly.

Serve with salad, chips or garlic bread.



Isabelle want is on holiday from the 30<sup>th</sup> of August to the 4th of September included and then from the 7<sup>th</sup> of September to the 15<sup>th</sup> of September included.

Annie Dee is looking after my emails on my absence.

## LIVING IN FRANCE

### LES FEDERATIONS FRANCAISES DE SPORT

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The French sport federation are constituted as « association » and their aim is to manage the organisation of practice of sport activities both as leisure and professional.

There are diverse types of fédérations:

The fédérations unisport (representing just one sport), to the number of 92, which are divided in 35 Olympic and Para-Lympic and 57 non-Olympic;

The Multisports federation, to the number of 25, inside which you can distinguish 3 types: the fédérations of affinity -same interest (18), the fédérations for disabled sport (2) and the fédérations of schools and universities (5)

To practise a sport in France, you usually join a “club” or “association” which is automatically affiliated to one of those federations. E.g.: If you want to play football or Rugby you join your local club and pay a licence from the Federation Française de football or FFR (Fédération Française de rugby). Your licence will show the name of your club and a nice photo of you! The money you paid is split between your club and the federation. This money allows the federation to promote the sport, create projects and pay professional sport educators or athlete. So, the more members a federation have, the more money and hopefully the more successful is this sport! They are non-profit organisation.

The first federation in France is Football with 1 902 036 members, followed by Tennis, Horse riding, Basketball, Judo, Handball, Golf, Rugby, Swimming, Athletics, Pétanque, etc. Yes, there is a French federation of Pétanque! French bowls, and for your information they were lobbying to be in the next Olympics but failed.

Obviously, you don't need to have a sport licence to go rambling or running or fishing or play Pétanque on the town square or golf but note that being part of a club and contributing to the promotion of the sport you practise is good! And having a licence gives you advantages for sporting events and sometimes discount at some sport shop. If you had your Golf licence in 2018 you had priority access to buy Ryder cup tickets (the 2018 Ryder cup was in France!) for example. If you have a football or Rugby licence, you would have had priority access to ticket to see the French national team beat England in this year Rugby world cup final which is Paris (I hope)!!!

Those licences also include insurance in case you get injured and discount for shops, etc.

Note that if you are on low income, the government send you a 50€ voucher code for each child to spend on a sport licence. Check all the information and who and how to get it on the government web site: <https://pass.sports.gouv.fr/>

But being part of a club is also more than that, it's the opportunity to make new friends and learn French! So, come on join one!

And why not walking football which is played in the football club of Ruffec and BH Assurances (us by the way) is sponsoring a discovery day on the 10th of September so come along to meet us (not me as I will be on holiday), have a drink, try some walking football and why not join the club!

**BH ASSURANCES**  
By Allianz  
www.bh-assurances.fr

05 45 31 01 61  
ruffec@allianz.fr



# **TOURNOI** **BH ASSURANCES** **FOOT EN** **MARCHANT**

**PREMIER TOURNOI DE FOOT EN MARCHANT EN CHARENTE**  
**DIMANCHE 10 SEPTEMBRE 2023**  
**DE 10H À 17H**

**STADE HENRI LACOMBE DE RUFFEC**  
**POUR PLUS D'INFORMATIONS :**  
**PIERRE FOUILLET : 06 70 53 06 37**

## AGENDA FOR SEPTEMBER IN THE CHARENTE

**15<sup>th</sup>, 16<sup>th</sup> and 17<sup>th</sup>:** Circuit des remparts in Angouleme, classic car racing around the city wall: <https://www.circuitdesremparts.com/>

**9<sup>th</sup> & 10<sup>th</sup>:** Fête de la confiture in St Fraigne (Jam making festival)

**27<sup>th</sup>:** Rouillac Monthly big fair

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

## WHAT HAPPENED IN FRANCE IN AUGUST 2023

**In general,** A father aged 35 has died when the bouncy castle he was in with his 3 years old son got blown away by the wind.

Actually 119 communes are without tap water due to drought, which is less than last year when it reached 700 but France is still on high alert due to the shortage of rain we had in the winter.

There have been 188 dead on French motorway in 2022, an increase of 43% compared to 2021. Mostly people under 35 years old and under the influence of drug or alcohol.

French and European people have been evacuated from Niger following the Coup d'Etat from the Army. The French Embassy has been attacked by mobs.

11 people have died in a fire in a gîte in the Alsace. 10 were mentally disabled adults and one social worker. This is the worst fire disaster since 2016 in France. The gîte where they were staying was neither declared as such and did not follow the proper security regulation for gîte or any establishment welcoming more than 15 people.

3 persons died in a fire in a building in Grasse. The fire was started involuntary by a waiter from the restaurant on the ground floor of this building who threw a cigarette in the central corridor on the ground of the building!

2 French soldiers have died in Irak while training Irakian forces (one in a car accident and the other one during a training exercise).

**In crime,** A 10-year-old child has been shot dead in Nimes. He was travelling in the car of his uncle (also injured in the shooting). This is related to drug trafficking and a war between dealers.

3 persons have been arrested and charged with murder and attempted murder after driving into 2 separate groups of youngsters coming out of a night club killing one and seriously injuring others in the Vosges.

**In sport,** Demi Vollering has won the Female version of the Tour de France cycling race. She is Dutch.



**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](mailto: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

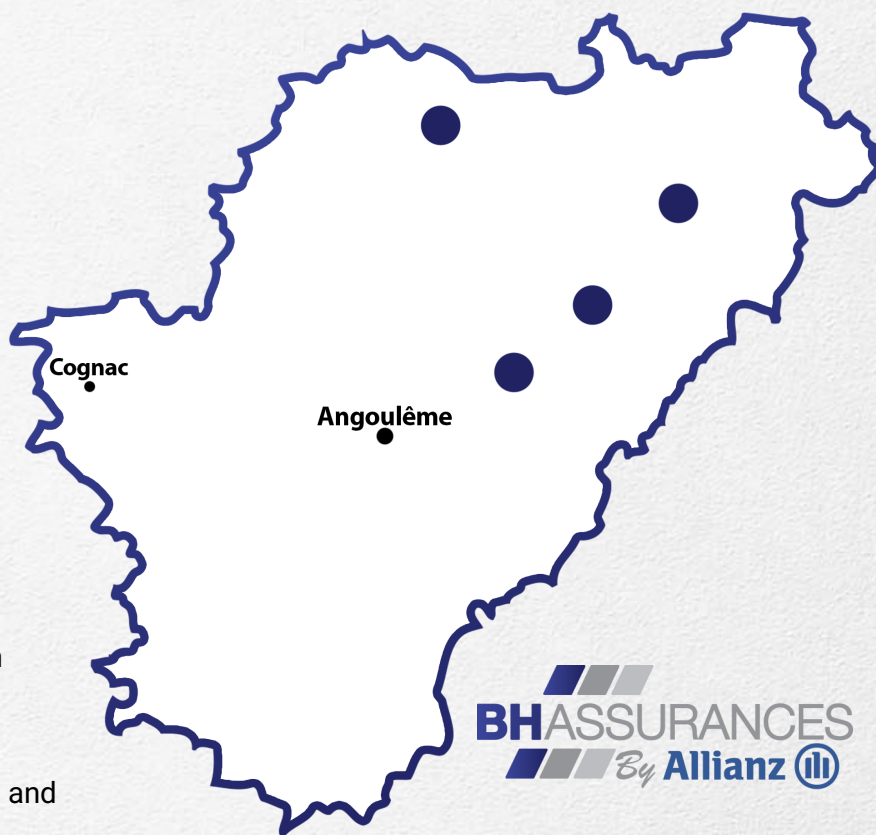
10 Bd du 8 mai 1945  
16110 La Rochefoucauld  
Tél: +33(0)5 45 63 54 31

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](mailto:ruffec@allianz.fr)

**Email Chasseneuil sur Bonniere :** [chasseneuil-sur-bonniere@allianz.fr](mailto:chasseneuil-sur-bonniere@allianz.fr)

**Email La Rochefoucauld:** [la-rochefoucauld@allianz.fr](mailto:la-rochefoucauld@allianz.fr)

**Email Roumazieres-Loubert:** [4001781@agents.allianz.fr](mailto:4001781@agents.allianz.fr)

**Facebook page:** "BH Assurances "

**Web site :** [www.bh-assurances.fr/en](http://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/](http://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!

# MEET OUR NEW RECRUIT !



RCS Angoulême N° 388 933 202. Ohias: 16 005 974 / 20 008 057 / 20 008 060 / 22 003 886. ACPR: 4 Place de Budapest, 75436 Paris www.orias.fr



**BH Assurances** welcomes **Samantha Ancell** at the **Ruffec** office.

Samantha brings with her over 30 years' experience in insurance and customer service including Legal and General in the UK and AVIVA/Abeille insurance in France.

*“ I am looking forward to working with both existing and new customers to help them with their insurance queries. ”*

 05 45 31 01 61

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