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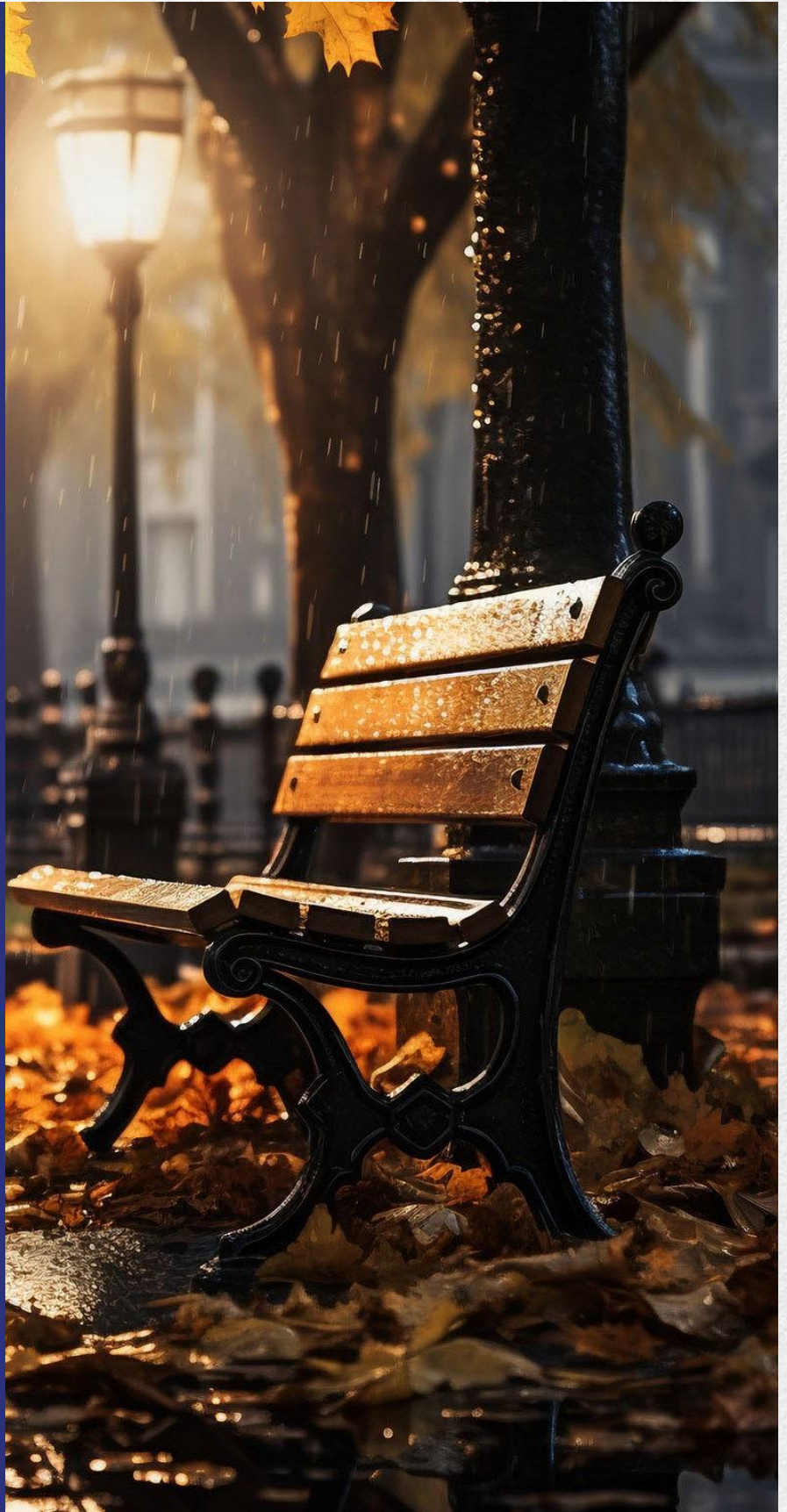
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NEW LAW ON CHIMNEY SWEEPING

From the 1st of October 2023, households using wood or wood pellets for heating are obliged to have their chimney swept by a professional.

Chimney sweeping basically reduces the risk of fire by getting rid of soot and creosote build up present in the chimney. This prevents fires and carbon monoxide poisoning, as well as ensuring the best performance of your heating system.

Before this new law, the commune (your town) used to set the rules (so could be different depending on where you lived).

Now, the law is national : <https://www.legifrance.gouv.fr/jorf/id/JORFTEXT000047867286>

You must sweep your chimney once a year;

It must be done by a qualified professional.

You must get a certificate and keep it safe.

Moreover, this professional is obliged to give you information on the maintenance and best practice regarding using your heating system, to reduce the emissions of fine suspended particles which are responsible for adverse health effect for humans. Basically, this qualified professional should tell you if your heating system pollutes too much!!

The sweeping must be organized by the person using the property, i.e. either the tenant or owner living at the property.

To summarise, you cannot do it yourself anymore and you cannot use those wood logs you used to be able to buy at the supermarket which gave you a certificate. It must be done by a qualified Artisan.

And to finish, note that Allianz is asking that your chimney is swept once a year. If you have a fire and it aspires 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€.



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LIFE INSURANCE

Most of us insure our house, cars but not often do we think of what will happen to our closest ones if we die. Life insurance contracts are made for that. So, here is what you can get with the Allianz Prevoyance contract:

Death insurance: Well, that is the main purpose of this type of insurance. You can have cover for any amount above 15 000 euro. For death by accident only or for death by any cause.

Note that you must be below 74 years old when you take out the contract and that the cover stops when you reach 76 years old (the day before in fact). Yes, if you don't die before you reach 76, you would have paid the premium for nothing. Just like if your house does not burn down or if you never have a claim on your car insurance. But that is the point of insurances. They are made to protect you in case something happens which you hope won't!!

You are covered straight away (there is a health questionnaire to take it out).

PTIA: That is the loss for good of your autonomy. And this is an option you can add to the life insurance so that if you become non compos mentis, we give you the amount you are insured for.

Rente education: If you die or are PTIA, a yearly income is given to help provide for the children. The amount can go from 900 to 50 000 euro per year and per children. You can choose this option instead of the life insurance or on top of it.

The amount can be different for each child.

Rente Spouse: If you die or are PTIA, a yearly income is given to help provide for your spouse. You can choose this option instead of the life insurance or on top of it. The amount can be between 1 800 and 50 000 per year.

Dreaded Diseases: If you are diagnosed by one of the diseases on our listing, you get an amount of money to enjoy before you die! Disease such as Parkinson, Alzheimer, cancer, Leukaemia, ect (ask for the detailed list if you are interested). You can choose this option instead of the life insurance or on top of it.

Daily Compensation: If you have an accident and/or without a disease you can choose to be covered for a daily amount to compensate your loss of earning. This only works if you have actually an earning by working (self-employed or salaried)!!

Hospital cover: You get an amount of between 15 and 100 euro per day you are in hospital. Only works if you are in hospital for more than 2 nights and limited to 730 days or 100 nights per year for Psychiatric or re-educations.

Rente invalidity: Payment of a yearly amount to compensate the loss of earning if you become invalid following an accident and/or without disease. Minimum 7 500 euro per year. You can only take out this option if you also take out the daily compensation option.

Invalidity insurance: You get a capital lump sum if you become an invalid following an accident and/or without disease. Minimum 15 000 euro. Excludes Back and psychiatric problems.

Exclusions: If you have taken part in a war or terrorism, in a criminal activity, having died due to Alcoholism or drugs, following dying from taking part in a stupid bet or suicide the first year of the subscription.

Premium: **For someone aged 44, non-smoker**, it would be 18 euro per Month to be insured for 100 000 euro in case of death (any causes). If you add 100 000 euro cover for the Dreaded diseases option, it is 44 euro per Month. 59 euro per Month if you do life insurance of 100K and Rente Spouse option of 12 000 per year.

For someone born in 1972, non-smoker, it would be 24 euro per Month for a life insurance of 100K, 39 euro per Month if you add the Rente education option of 4 000 euro per year. 185 euro per Month if you also add the Rente spouse option of 12 000 euro per year.

Obviously premium can vary depending on what type of work you do, if you smoke, do any dangerous sport, etc so please contact me for a quote.

Conclusion: Well, why put it off any longer. If you love your family and want to make sure they will be fine if something happens to you, you should ask for a free quote so contact me!

CAULIFLOWER SOUFFLE

Ingredients:

- 400g of Cauliflower
- 80 g of grated cheese
- 4 eggs
- 40g of very soft butter
- 10cl of milk
- a pinch of nutmeg

Cook the cauliflower 10 min. Reduce it to a puree with a potato masher or mixer. Salt. Preheat the oven to 180°C.

Separate the white from the yolk of the egg. Add salt to the white of the egg and beat the egg white until they form peaks.

Add the milk, butter, yolks, nutmeg and cheese to the cauliflower. Then add the egg whites.

Butter some ramekins (6 to 8 depends on sizes) and add the mixtures into them and put them in the oven to cook for 25 minutes (do check them). Serve with a nice salad!



The 1st and 11th of November are bank holidays so all our agencies are shut.

On the 26th of October, BH Assurances organised a conference on the subject of French inheritance law with the help of Maitre Fabrice Geoffroy, notaire from Ruffec for the Facebook group French Fancies. 22 people turned up at Chateau Ardilleux. We are hoping to organise another one in November.



AGENDA FOR NOVEMBER IN THE CHARENTE

1st: All saint's day so bank holiday

11th: Armistice so bank holiday

27th: Rouillac Monthly big fair

21st to 27th: The Gastronomades in Angoulême. Food festival, cooking demonstrations and markets selling great food all over the town! It is a must if you are a foody!

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

OBLIGATION TO COMPOST YOUR ORGANIC AND BIO-WASTE

From 1st January 2024, each household must have a composter and use it to dispose of their vegetables and organic waste such as fruit and vegetable peelings, but also leftovers from meals such as bones. Basically, what we call in France “Bio déchets”, in English: Bio-waste.

This anti waste legislation dated 17th August 2015 requires every household to own a composter or have one made available by their commune (used by other people in your commune).

This new law, effective 1st January 2024, aims to reduce the waste in black bags which is incinerated and which causes too much air pollution.

You are therefore encouraged to have a composter or use the one at your disposal in your commune (if you do not have a garden) or have chickens! Yes, chickens are perfect composters! My neighbour (who happens to also be my Mayor) even tells me that they eat bones (even know they do not have teeth!!). And they lay eggs, which you can eat!

You can get financial help to buy chickens or composters if you live in the Charente: www.subvention.calitom.com. In fact, you can find all the information you need on their web site: www.calitom.com. For other departments, check the company who collects your rubbish.

Some of the Mayors provide composters for free, but not chickens! So, check with your Mayor. If you do not want to have a composter or chickens in your garden, or do not have a garden, check with your Mayor where the communal composter is. It looks like the picture here.

Note also that you now have instructions on packaging as to how dispose of them in the yellow bags. For instance, yoghurt pots have an instruction on them telling you to throw them in the yellow bags separate from their cover. A reminder; plastic packaging, bottles (not glass), cartons, tins, cans, metals or aluminum objects (deodorant packaging) and coffee capsules, go into the yellow bags. You are asked not to crush them or reduce their size by stacking them, which makes it more difficult for people to sort out. Yes, human beings, (it was a summer job for my cousin), go through our yellow bags and sort out the rubbish for recycling.

The aim here again is to put a maximum of items in yellow bags and to compost, so that we reduce the volume in black bags, which produce pollution.

There are no penalties or fines for people or communes who do not respect this new law.

But if we do not do it, there will be! One commune gave out black bags to residents which were transparent, like the yellow bags, as an experiment, so the rubbish collectors could see biowaste or items which should go into the yellow bags and if they see items that should not be there, they do not pick them up. This experiment has worked! Bizarrely, none of us want to deal with our own rubbish!! Especially when it is summer and 40°C outside!! So come one, get some chickens!!



WHAT HAPPENED IN FRANCE IN OCTOBER 2023

In general, The month of September has been the hottest on record! But records have been beaten in October with temperature of more than 30C on the 1st and 2nd! An average 10C more than the normal temperature this time of year.

MOT for motor-bikes will become an obligation in France from April 2024.

In crime, A 15 years old girl has disappeared on her way to the train station in the village of Diespach (department of Bas Rhin). The teenager called Lina has not been seen since the end of September and the police have opened an inquiry for Abduction.

A man from Chechnya has stabbed a teacher to death in the high school of Arras (North of France). He was known to the authorities for radicalism.

A woman in Rennes has been given 2 years suspended prison sentence and forbidden to be a parent for having hidden a 15 years old son since he was born. The child had never been to school nor seen a doctor. He was admitted to the emergency services last year and the French administration never heard of him.

35 French Nationals have died in the Hamas attacked in Israel and 9 are believed to be hostages.

In the Val D'oise, a gendarme has killed his 3 children before killing himself.

In sport, Europe has won the Ryder Cup. The French female gymnastic team has won bronze in the world championship and qualifies for the Paris Olympics.

4 footballers of the PSG team got banned for one game after chanting amongst their supporters some homophobic insult (addressed to Marseille team opposition).

And the bus of the LYON football team and the buses of some Lyon supporters got attacked (stones thrown at them) and the coach of the Lyon team injured alongside some policemen. 7 people have been arrested.

South Africa has won the Rugby world cup.



My name is Elliot Freeman and I am a French qualified, décennale insured Electrician living and working in the beautiful Charente department.

Having already successfully ran a handyman business in France for 5 years alongside being a science teacher, I decided that I would take the plunge and expand my skills and competencies in electrical installations. I decided to retrain and embarked on the “*Titre Professionnel Electricien*” training programme which I completed successfully here in the region. Completing my training in France has given me an in-depth knowledge of the materials and methods used currently and historically in France and also the current normes (safety standards/rules to apply) in domestic installations and beyond.

I am a methodical, logical and scientific worker and I approach each job I undertake with care, thoughtfulness and pride in my work. I am always conscientious and regardless of whether you need a small trouble shooting intervention or a full renovation or new build you will always experience the same professionalism from EF Electro-Pro.

Customer testimonials:

« We are so delighted to find a skilled, charming and punctual electrician. Elliot’s work is superb, his problem solving is thorough and imaginative, and he does the work when he says he will. We will definitely use Elliot again, which in my book is the best recommendation.”

“They were reasonably priced, fixed all the horrors that arose during the light fittings and more, stuck

Elliot FREEMAN EI (EF Electro-Pro)

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Facebook





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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16270 Roumazières-Loubert
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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

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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

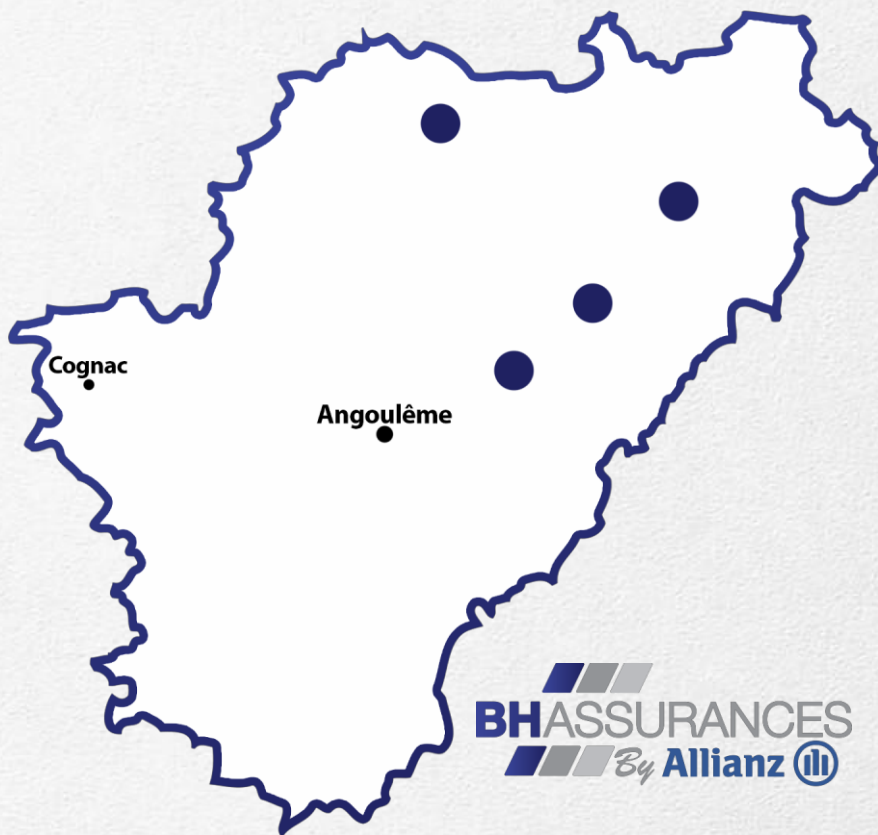
CPAM English speaking helpline: 09 74 75 36 46

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!



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