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Etat de catastrophe naturelle et technologique

Catastrophe naturelle :

What it is :

This is an insurance that covers the risk of natural disasters such as earthquakes, landslides, flooding, drought, sea surges, massive storms, etc, basically natural disasters.

This insurance is included in your house and car insurance (it depends on the guaranties for car insurance, but it is for sure included in fully comprehensive cover).

The government must state and publish a document which says that your affected area is an area of natural disaster.

Being insured against natural disaster will not work unless the government states it is!

This document published by the government states:

- The areas affected and when it happened.
- And the nature of the damages caused by this natural disaster.

How to claim:

You have 10 days from when the document is published to declare your claim to your insurance company.

Send an email or letter to your insurance company which includes (if possible):

- Your details (name, adress),
- Insurance contract number,
- A description of the claim (nature, date, time, place),
- A list of all the objects lost or damaged alongside proof of ownership which can attest the value and existence of those objects (invoices or photos for example),
- The damages caused to others (if a tree from your garden has fallen on your neighbour's fence for instance),
- Contact details of victims if there are any.

Etat de catastrophe naturelle et technologique

Note that if you are doing the repair yourself (fully or partially), make sure you keep invoices of materials so that it is taken into account by the insurance company.

Keep the objects in their damaged state until they are seen and examined by the insurance company and the designated assessor.

Make sure you give a copy of your claim to your Mairie. The more proof your Mairie has of claims, the more chance it's got to be declared a Natural disaster. It is your Mairie that asks the Préfecture (Head of the County) to be classed as a Natural disaster zone.

Limit of cover:

Well, check your contract. You are only insured for things that are covered. If you don't have a garden pack for instance, your garden furniture will not be covered.

You can only claim for damages, not cost for loss of use. Eg: the gîte you rent out is destroyed and you lose the income.

Note also that some insurance companies do not cover some natural disasters (flood, earthquakes and drought are very good examples) unless your area is declared as catastrophe naturelle. Allianz does cover flood damages even if your area is not classed as Catastrophe Naturelle but not earthquakes or drought. So, check your contract.

Excess

Even if you have a contract without any excess, you will have an excess to pay if your area is classed as Natural disaster. So, it is not always good news!! This excess is set by the government.

- 380 € for houses and other building that are non-professional,
- 1 520 € if damages are due to a landslide following a drought or rehydration of the ground.

Delay:

You must get a percentage of the amount you are due within 2 months following:

- The date of the estimation of how much it will cost to repair,
- Or the date of the publication of the document stating natural disaster.

You get compensated fully within 3 Months following:

- The date of the work is finished,
- Or the date of the publication of the document stating your area is natural disaster.

Note that if the storm has made your house uninhabitable, the insurance company take the cost of rental somewhere else themselves but check your contract to make sure it does (with Allianz up to 400 euro per person).

Note also that reimbursement is usually always quicker, those above are legal limits of time, but we reimburse within 10 days.

Etat de catastrophe naturelle et technologique

Catastrophe technologique :

What is it :

It is a technological disaster which involves accidents:

- In a factory or installation classed as dangerous (such as a nuclear plant or a chemical factory),
- Inside an underground stocking of dangerous materials,
- With vehicles transporting dangerous materials.

This law was created in 2005 because of the AZF Toulouse factory which exploded in 2001 killing 31 people and injuring 2500 others. The material damages in the southwest of the town cost more than 2 billion euros. Before this law, each victim had to claim against the insurer of the factory responsible for the disaster. Needless to say that it took ages for people to get compensation!!

Condition of application

The guarantee only works if at least 500 houses are classed as non-habitable and the préfecture publish the document classing the area as Technological disaster.

This guarantee is inside your house insurance contract but not automatic with your car (unless you are fully comprehensive)

How to claim:

You have 5 days from when the disaster happened to make your claim to your insurance company.

Send an email or letter to your insurance company which includes (if possible):

- Your details (name, adress),
- Insurance contract number,
- A description of the claim (nature, date, time, place),
- A list of all the objects lost or damaged alongside proof of ownership which can attest the value and existence of those objects (invoices or photos for example),
- The damages caused to others (if a tree from your garden has fallen on your neighbour's fence for instance),
- Contact details of victims if there are any.

Note that if you are doing the repair yourself (fully or partially), make sure you keep invoices of materials so that it is taken into account by the insurance company.

Keep the objects in their damaged state until they are seen and examined by the insurance company and the designated assessor.

Make sure you give a copy of your claim to your Mairie. The more proof your Mairie has of claims, the more chance it got to be declare technological disaster. It is your Mairie that ask the Préfecture (Head of the County) to be classed as technological disaster zone.

Etat de catastrophe naturelle et technologique

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What do you get :

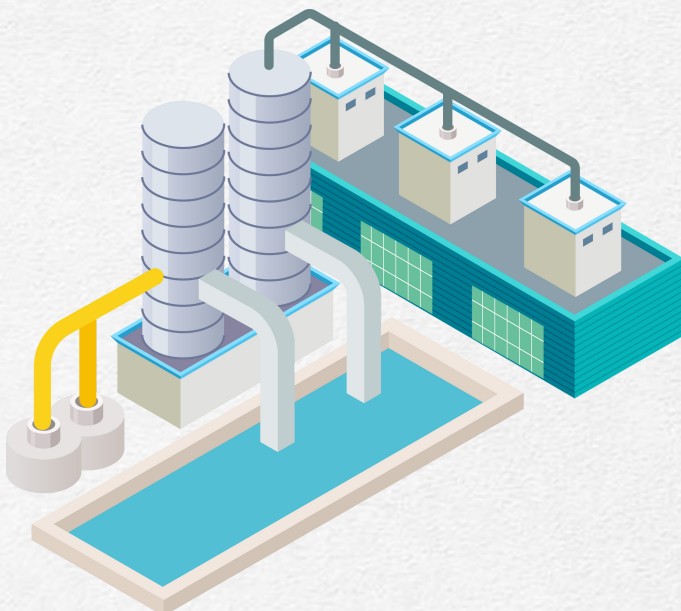
- If you own the house, you get compensated by your insurance company without any excess and no limit of guarantee. If the repair is impossible, the company compensate you so you can get an equal type of house in the same area (or somewhere else if it is a technological disaster such as Chernobyl!!).
- Same for the contents without excess and new for old.
- If you have no insurance covering it, there is a fund called Fonds de garantie des assurances obligatoires (FGAO) which will compensate you anyway under certain conditions.
- Note: The guarantee « catastrophes technologiques » does not cover outbuildings (garage, garden shed, barn...), nor their contents. With Allianz it does, not with Thelem (the main two companies we use for house insurance).

Delay: You are compensated within 3 months

- Of the date of the repairs,
- Or the date of the publication of the document stating technological disaster.

Conclusion: As always, some companies do more than others so check your contract. It is particularly important if you are close to a river as floods could be covered by your contract only if your area is classed as natural disaster zone (Not with us of course!) It is doubtful that your Mairie is going to apply if you are the only house affected!

In conclusion, it is not always good news if your area is classed as disaster as the excess is usually higher but in general, it makes things simpler in regard to paperwork and compensation.





Canva.com

CAR INSURANCE

Who is insured and where: This is the main difference from the UK. In France, it is the car that is insured so everybody can drive it as long as they have a valid driving license and have authorization to drive it. But note that if someone else drives your car and crashes it, it is YOUR no claims discount that is affected and not theirs, and on some policies, there is an additional excess on top of the one you already have if it was not a named driver that crashed the car (around 750 euro on top of your normal excess). But like I said, if they crash it, they should pay the excess! If it is a young driver (driving license held for less than 3 years) that drives your car and crashes it, the excess is much higher. You must inform the insurance company if a young driver drives it regularly.

It is a legal obligation to have a motor vehicle insured even if you don't use it. If someone steals it and kills someone with it, you are responsible, so you must insure it for at least public liability.

You and your car are covered if you are hit by an uninsured driver (if it is fully comprehensive cover). Insurance companies have a special money pot for that.

Car insurance also automatically covers trailers up to a certain weight (750kg with Allianz). Caravans and trailers above 750kg must have their own number plates and insurances (and registration paperwork).

Finally, your car insurance in France does not cover you to drive someone else's car in the UK! Your car however is insured everywhere in Europe and beyond.

In fact, you have a listing of all the countries where you are insured to drive written on the back of your green insurance paperwork (Tunisia, Russia, etc. are not in Europe and are included so no fear of Brexit!). And we don't need to know when you are going abroad! So please stop telling us!

No Claims discount/Bonus malus: In France, you need to have 13 years without a claim to be entitled to a 50% discount. 50% is the maximum discount. If you have had 50% bonus for more than 3 years, you keep your maximum discount after an accident that is your fault (a little thank you for being so good for so long!).

We accept no claims certificates from the UK. We also have protected bonus. You need to have held it at 50% for 3 years and it is transferred if you change your insurance company.

Excess /Franchise: Like most insurances, you can choose whether or not to have an excess (affects your premium). If the accident is not your fault and the culprit (third party) is

identified, you have no excess to pay. If your car is stolen, you have an excess. The excess can be different depending on the claim (always check your contract).

Fully comprehensive/Third party: Fully comprehensive is the same as in the UK, you and the car are insured whether it is your fault or not. Third party means that your car is not covered for an accident (only public liability) if it is your fault, and it has different levels of cover. Some include glass breakage, theft and fire, some don't. Check your contract.

Glass breakage / Bris de glace: The excess is less for glass breakage, and it covers windscreens, windows and headlights but does NOT include wing mirrors and backlights.

Breakdown cover/ Assistance 0km ou 25km: You can have breakdown cover (recovery of your vehicle up to 180€) from 0km (from home) or from 25km, meaning if you break down at only 5km from your house, it is not covered (with Allianz). For the recovery, the car is taken to the closest garage (not the one you want). If the repair takes less than 2 days, the insurance pays the hotel, otherwise, the insurance pays to take you home or where you were going with your car. The insurance then pays for you to pick up your car (only one person) once it is repaired.

Replacement vehicle: You can have this option added to your contract. With Allianz, it's about 6 euro more per month. There is a limit on the length of time for the replacement which depends on if it is for a breakdown, theft or accident.

Pack Valeur Plus: You can add an option which means that you get at least a minimum amount for your car if it is written off (3000 euro) or get back the purchase price of the car (if the car is less than 2 years old), then you can get the assessor's value +20%, 30%, etc. depending on the age of the car, etc. Basically, it's an option that guarantees you don't feel let down with the value of your car if it is written off. The condition of this option is different depending on the company you are with, and the car must have less than 150 000km on the clock when you take out this option.

Special discount for car with special options: Allianz offers 25% off for cars that have one of those options: AEB (Autonomous emergency brake system), City Park Full (autonomous parking assist) or ACC (a car that brakes if you are too close to the vehicle in front).



Claims /Sinistres: In case of an accident, make sure that you fill in an agreed statement of facts on motor vehicle accident form (Constat in French). Make sure you always have one in the car and don't sign it if you disagree with it. I strongly advise that you prefill it with your personal details and insurance details so that it is easier when you have an accident (usually people are a bit stressed and panicky!). Also, always fill one in even if the other person involved tells you if they want to do this amicably or have no insurance. DO NOT TRUST PEOPLE!! And take pictures. We all have mobile phones that have camera.

There is an emergency helpline (they speak English) for breakdown, accident, etc. but also make sure you have the number on you even if you are not using your car as it includes repatriation and health cover abroad. The number is written on your green paperwork proof of insurance. Note that the breakdown fee will not be reimbursed if you do not phone them (unless it was organized by emergency services due to an accident). Neither will the replacement car be allowed (if you took out the option) if you don't follow proper procedure (Just phone them before you do anything).

Compensation for death or injury is decided by the French code of law and the amount is calculated in accordance with the extent of injuries or loss. E.g.: the death of a father of 5 children will be better compensated than the one of a 100-year-old without any family.

Note that you will not get compensation for death or injury or for the car if you took the vehicle without permission of the owner or if you were under the influence of drugs or alcohol before the accident. And you will have to pay for the compensation and damages you have caused to others! So, don't drink and drive! Basically, the insurance will not work!!

UK number plates: Under European law, you have 3 months to change your number plate to a French plate. With Allianz, we do insure UK plated cars and we are lenient if it takes you more than 3 months to change it (when there is a good reason). However, note that if you go back to the UK on a UK plate with French insurance, you will get fined as not having insurance as our system is not recognized in the UK by the Automatic recognition plate system.

Premiums: It is calculated taking lots of different facts into account (probably why it is done by computer): The model of the car, price of replacement bits, horse power, the date it was first on the road, nationwide statistics of theft, what option you chose (third party, fully comprehensive, replacement car, excess, etc.). You can reduce the premium if you do less than 9000, 7000 or 4000km per year.

If, like my lovely English husband, you think French drivers are dreadful (OK I drive too close to the car in front but it's only because they are too slow!!), then make sure you are properly insured and check the options on your contract.

MUSTARD COD

Ingredients:

- 4 cod back
- 1 soup spoon of French mustard
- 1 glass of white wine
- 20cl of crème fraîche
- 1 pinch of ginger
- 1 soup spoon of olive oil
- chopped fresh parsley
- salt and pepper



In a bowl, mix the crème, ginger and mustard together. In a frying pan, put the oil, and fry the cods 1 minute on each side. Take them out and keep them warm. Deglaze the frying pan with the white wine, let it reduce and add the mixture crème mustard, stir well and add the cod back in the pan for one minute. Serve on hot plate with some rice. Put the chopped parsley on top.



Your agency in Chasseneuil sur Bonnieure has moved office! But worry not, we have moved next door! N° 100 instead of 102. So, our new address is 100 Avenue de la Republique 16260 Chasseneuil sur bonneiure. Please accept our most sincere apologies for any inconvenience and bare with us during the move!

We will be shut on the 1st of April as it is Easter (and not an April fools!!).



AGENDA FOR MARCH IN THE CHARENTE

27th: Rouillac market

27th: Conference on French inheritance law with the association Le Coq et la Rose

31st: Easter Sunday

1st of April is a bank holiday as it is Easter Monday

And don't forget to change the clock on the night between Saturday the 30th and Sunday the 31st. At 2 am it will be 3 am! So one less hour to sleep.



LA MJC LA ROCHEFOUCAULD, NOS MAINS SUR L'HORIZON ET UNIS VERS LANGUES ORGANISENT



UNE SOIREE FRANCO-ANGLAISE

le 23 mars 2024 à 18h30
à la salle des fêtes de Feuillade

ANIMATIONS

(Quizz, blind-test, des idées à nous proposer ?)

REPAS AU CHOIX (12€) :

Blanquette de veau ou Fish & Chips
(sur réservation, boissons non comprises,
apportez vos assiettes et vos couverts)
Dessert : un dessert de votre composition
à partager = une boisson gratuite

CONCERT

Piano / chant par les jeunes de la MJC

Informations et réservations
au 06 10 09 74 77



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

CARTES VERTES DEMATERIALISES : the end of the green card

From the 1st of April 2024, all vehicles in France which already have a green card (proof of insurance) will be integrated into a system called FVA which allows the authorities (gendarme and police) to check the insurance status of that vehicle. This system is updated every 72 hours maximum by insurance companies. This means that from 1st of April, you will no longer get a green card as the authorities do not have to ask for it anymore! They simply enter your number plate into the system and can find out if you are insured or not. This system is available in all countries in and around Europe apart from: Albania, Azerbaijan, Morocco, Moldova, Republic of North Macedonia, Tunisia, Turkey and Ukraine.

From 1st of April, you will have a document called “Memo Vehicule Assuré” which won't have a date limit (contrary to the green card which was renewed every year). This document (electronic version or paper) stands as proof of insurance in case you go to Ukraine!! Or if you get stopped in the first 72 hours and the system has not yet been updated.

This document will also have some useful information such as the breakdown number, how to fill in an accident report and how to make a claim.

VOTING RIGHTS FOR BRITISH RESIDENT IN FRANCE

A new law has been passed in the UK meaning that you can now vote for UK elections, erasing the 15 years limit residency law.

You can register on this site: www.gov.uk/registertovote

More information is available on the Electoral Commission's website:

<https://www.electoralcommission.org.uk/>



In general, Almerys and Viamedis, which are 2 companies in charge of Tiers payant (delivering the top up card and making sure it is linked with Cnam) for some top up insurance companies have been hacked and personal information of potentially 33 million people have been exposed. Allianz does not use those companies.

The Eiffel tower was shut for a few days due to strikes. And farmers are still protesting. Storm Louis has killed one person who drowned in his car in the Deux Sevres. With winds above 100km/H, more than 35 000 people lost electricity.

4 people have died and 3 injured following an avalanche in the ski station of Mont-Dore in the Puy de Dome Department of France. They were outside the station boundaries.

French police have seized 72 firearms and 3000 ammunitions in the home of film star Alain Delon.

In sport, France finished first in the Biathlon world championship with 13 medals: 6 golds, 1 silver and 6 bronzes. And the France men's team finished second in the World Ping Pong championship.

Obituaries, Robert Badinter has passed away at the age of 95 years old. He was the justice minister in the 80ies who passed the law against death penalty in France. He also stopped conviction against gay people and was one of our best justice ministers in France.





Our Association, formed in 2004, is a French and English speaking group that covers the area North Charente, Deux Sevres, and South Vienne. It works to promote cultural integration and friendship between local inhabitants and new arrivals through a wide range of events and activities all year round. We currently have around two hundred members from countries such as France, Belgium, Switzerland, Germany, The United Kingdom, The United States and others.

Our membership is €12 per year. This offers you reduced entry fees to some events and coverage by our insurance where necessary.

Specially arranged tours will provide you with a full cultural experience, and regular events such as quiz nights and games afternoons are organised along with other activities planned throughout the year :

WEEKLY

Free French lessons offered every two weeks in Paizay-Naudouin – at the Carrefour des Associations. Petanque every Saturday morning in Souvigne – which is very lively but we would welcome new members.

There is no charge for practicing your French with our 'Conversation Café' a French and English group which meets every Friday in Villefagnan.

MONTHLY

A monthly Randonnée (walk) is organised by our hard working volunteers who take you to local interesting locations and then to a friendly restaurant for an inexpensive lunch!

Our cultural trips this year include a trip to an abbey, a visit to a chocolatier, and a visit to a cognac distillery.

A monthly games afternoon in Paizay-Naudouin. Bring along your own games or play ours. Options include Scrabble, belote and cribbage amongst others.

ANNUAL

Live music at our twice yearly held by the river Charente at Condac.

An Annual Christmas lunch, always well attended, and our annual plant sale with a variety of stalls including good food and drink!

A visit to a nearby town for its Christmas market and shopping. Last year we visited Poitiers.

The A.G.M. reconfirms our commitment to our Articles of Association and our work together which promotes social and cultural integration with our neighbours and friends here in France.

Guests are always welcome and Information on is shared on our Facebook page.

<https://m.facebook.com/lecoqetlarose> and by email : lecoqetlaroseassoc@gmail.com

If you would like more information or a membership form please email your request or telephone our President : Mr. Colin Howard on 06 30 10 26 20

THANK YOU FOR TAKING TIME TO READ ABOUT OUR ASSOCIATION
REGISTRATION NO: W161000749



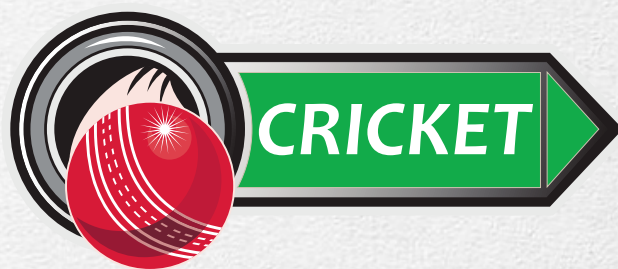
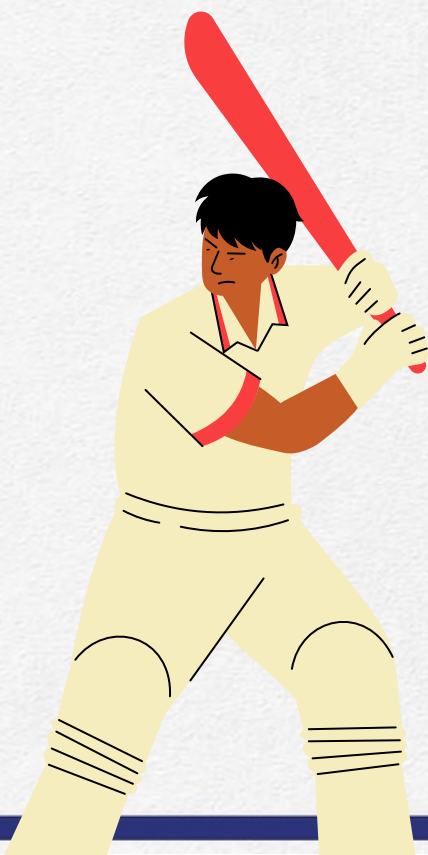
 **MANSLECRICKETCLUB**

CRICKET IN FRANCE IS ALIVE

**MANSLE CRICKET CLUB IS
RESTARTING FRIENDLY CRICKET
AND NEEDS YOU!**

**IF YOU CAN RUN, CATCH, BOWL BAT, SCORE
UMPIRE AND ENJOY A LITTLE GARDENING
THIS IS A SPORT FOR YOU AND ALL THE
FAMILY. CONTACT US FOR MORE DETAILS.**

HELLO.MANSLECRICKET@GMAIL.COM



INSURANCE FRENCH VOCABULARY

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 Bonnieure
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:

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!

