



BH ASSURANCES DECEMBER 2020 NEWSLETTER

Summary:

Page 2 & 3: Isabelle Want 's article of the Month

Page 4 & 5: Product of the Month

Page 5: Living in France

Page 6: This Month recipe

Page 7, 8 & 9 : Brexit information

Page 10 : Covid 19 information

Page 11: Professional of the Month & Agency news

Page 12: General information & Agenda for December

Page 13: What happened in France in November

Page 14: Some French vocabulary

Page 15: Useful information and contact details

ARTICLES OF THE MONTH

NEW LAW ON CANCELLING HEALTH TOP UP INSURANCE

At last, we can now cancel top health insurance without having to wait for its anniversary date.

Knowing that with some of them you had to send a registered letter 2 Months prior this anniversary date, it is a big relief!!

A MP called Gilles LE GENDRE and some of his colleagues came up with a new law back in February 2019 (yes, it takes that long for laws to come into place!!). This text has finally been accepted and is coming into force from 01/12/2020! It is called Loi 2019-733 du 14 Juillet 2019, and it states that you can cancel your top up health insurance at any time as long as you have had the contract at least one full year.

So, this an opportunity for me to re-explain how to cancel insurances in France.

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 is it! But surprise, surprise, YOU ARE IN FRANCE and we like paperwork! So, here is an explanation on how to cancel your insurances.

1. 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 should 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 Loi Hamon, the only way you could cancel was by sending a registered letter 2 month prior the anniversary date saying you wish to stop the insurance on its next anniversary (in 2 months)! Be careful, with some companies 's health top up insurance, it can even be 3 months!

The other way is called LOI CHATEL and with this method you had 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 envelop (post office stamp) that counts and not the date on the letter so always keep the envelop 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. It always works for cars and houses.

2. 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.

This new law does not work for professional insurances.

3. How to cancel using loi Hamon:

i) House insurance as an owner and top up health 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). You can also ask your new insurer to do it on your behalf. We prefer to do it for you so we are sure it is done properly, not that we don't trust you, but we prefer to make sure!!

ii) Car and house (as a lodger) insurance:

The cancellation **must be done** by your new insurer! Hopefully ME!! Because car 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.

4. Exceptions:

Obviously, they are exceptions which allow you to stop your insurances without using the methods above. If you sell your car, 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 on the date on the proof of sale (and you get reimbursed). 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 do (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 or with us (because we are nice), a proof of UK address.

For professional insurance, you can cancel with a proof from RSI or MSA saying you have shut down 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** (your favorite insurance broker in the region) especially when you know that I take care of all the cancellation for you. So, if you are happy with my quotes, I will do it all for you and you have nothing to do.

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

PRODUCT OF THE MONTH

HEALTH TOP UP ALLIANZ HOSPITAL ONLY COVER

Some of you are sometimes put off by the high premium of top up health insurance. You probably think that because you are in good health, there is no need for it. However, being in good health does not prevent an accident!! The cost of an ambulance is 1 400 euro and you only get 70% of it back (unless it is life threatening in which case it is reimbursed 100%) so, it could be wise to look at a top up. Did you know that Allianz offers a cover that is basically half the price of any normal top up with the hospital only cover?

- 1) What is the cover:** Basically, quite good in regards to hospital as it is 400% cover and also up to 150 euro per day for an individual room. In France, you either share the room with someone else or you can choose to be on your own like an hotel room (with your own bathroom). Note that the cover does not guarantee you will be able to get the room, it simply covers the cost if you can get one. Usually, you can always get one in a private hospital (Clinique).

It also covers things outside the hospital such as ambulance, x-rays, scans and blood test.

Hospitalisation:	
General running costs such as cleaning, electricity, food, etc	Whatever the cost
Excess (participation forfaitaire in French)	Whatever the cost
Surgeon and medical team fees	400%
Hospital daily fees (cost of care and medical equipment, etc)	400%
Individual room	Up to 150 €/day
Ambulance	400%
Outpatient	400%
Extra bed in the room to stay with patient (Up to 20 days)	40 €
TV/Telephone/Wifi	5 €
Outside hospital:	
Nursing fees	100%
X-rays, scans, ultrasound, MRI and medical technical acts	100%
Analyses and laboratories exams (blood test)	100%

- 2) Surcharge:** 100% top up cover is 100% of the price set by the French Health System, but the medical professionals are self-employed and are allowed to apply a surcharge. It is mostly done by consultants, surgeons, private hospitals, dentists, etc. Example: the French Health System set price for a hip replacement is 1000€ (not the actual figure, just an example), then you only get reimbursed 800€ (80%) and because the surgeon likes to go golfing week ends!!(Joke) and 1000 euro is not enough for him, he can charge 3000€ , therefore, you would be 2200€ (instead of just 200 euro) out of pocket!! Therefore, a cover with your top up at 300% would cover that surcharge. The Allianz hospital cover is 400%.

- 3) Extras:** With Allianz top up, you also get extras like free home cleaning if you are in hospital for more than 3 days or even look after your pets, etc.

- 4) How does it work if you are hospitalised:** When you are hospitalised, the hospital will contact Allianz, so Allianz set up “une prise en charge” meaning Allianz and CPAM will pay instead of you (just as well as the surgery could cost an arm and a leg!!). The only thing you

would have to pay for when you come out is the food, the individual room and telephone or TV bill. Simply pass it on to us for reimbursement or send it directly to Allianz santé (remboursementsante@allianz.fr).

5) What it does not cover: Well, mostly it does not cover things outside hospitalisation such as dentists, opticians, glasses, GPs, consultants, medicines, physios. However, do note that you are covered a certain percentage of the cost by CPAM (French health system) for those. For instance, the GP visit is covered 70% (GP visit cost 25 euro).

6) How much does it cost: It mostly depends on your age. But note that if you are self-employed you get an extra discount which is not in my examples. For someone of 85 years old it is about 60 € /Month. Someone at 70, around 45€ per Month. Someone at 55, around 30€ per Month. Etc. Basically the younger you are the cheaper!! Note that if you already have an Allianz contract with our office, there is an additional 10% discount. And if you take out the contract as a couple, a 5% discount. To get a quote, simply email me your full name, postal address, occupation, and birthdates.

CONCLUSION: Feel free to contact me if you wish information on any of the above or to get a free quote for top up health insurance. The first 2 Months are free in the first year at the moment.

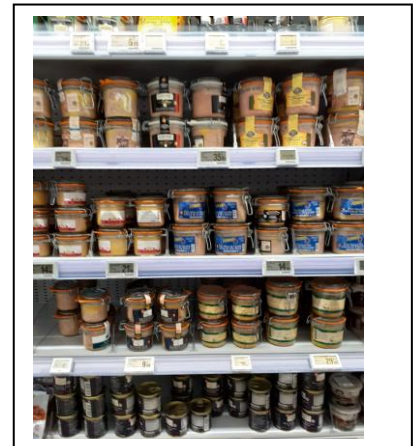
LIVING IN FRANCE

Noel

Christmas in France is celebrated on Xmas eve and Xmas day. We do not have boxing day so as we are back at work on the 26th, we prefer to get drunk on Xmas eve!! So, the big Xmas dinner is on the evening of the 24th and consist of seafood (oysters, prawns, etc), Foie Gras (see photo), smoked salmon, a roast, cheeses and for desert the traditional “buche de Noel” which is a dessert in the form of a wood log. It consists of cream or ice cream. Some families open their present at Midnight and some others on Xmas day. Some do both!!

Yes, be aware that if you are invited to a French Xmas eve, you will be there all night and beyond! You will not start eating the first course before 9 or 10pm as aperitif takes a while. But come hungry as it is a feast! Xmas day is spent recovering and visiting family members. You then spend all week finishing the leftover food!!

Finally note that French people do not send out Christmas cards but New year’s cards wishing each other a happy new year and especially good health for 2021 (bonne année et surtout bonne santé pour 2021). When you see someone for the first time in 2021, you must wish them “une bonne année et bonne santé”!! And kiss them (on the cheek!!, not French kiss!). Except for this new year as kisses are forbidden due to Covid!!



VERY YUMMY RECIPE

Tartiflette

This is one of my favorite winter dishes and very traditional of the French montains area. You must try it and let me know what you think but please do use Reblochon cheese and not the cheap version called “tartiflette cheese”. Traditional Tartiflette is always made with Reblochon cheese.

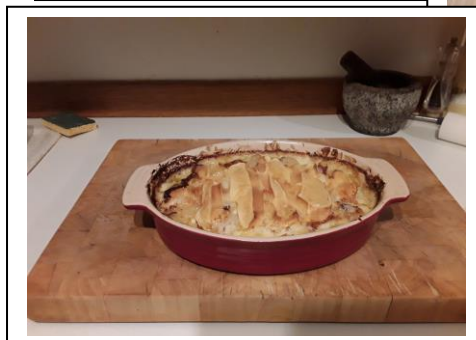
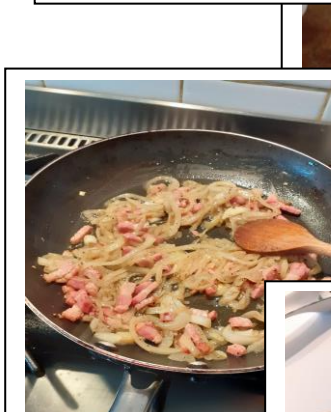
Ingredients:

- 1 Reblochon cheese or half one
- 1 Onions
- Potatoes
- 2 soup spoon of crème fraiche
- Half a glass of white wine
- 250g of lardons
- Black pepper

First you part boiled the potaoes and cut them in small pieces as per the photo. You then put them in the dish and slize the onions and fry them alongside the lardons. Once cooked, you add them to the potatoes and mix them and add the crème fraiche and white wine. Mix well again and season with black pepper.

Cut the rebochon in thick slizes and lay it over the potatoe mix and bake in the oven at 200°C for 45min or until it's golden brown on top.

When you take it out of the oven, you will be surprised by the strong smell. Do not be put off as it tastes much better than it smells!! Last thing, avoid this recipe if you are trying to lose



weight!!

BREXIT INFORMATION

LIST OF DOCUMENTS FOR APPLYING FOR FRENCH RESIDENCY

You have been living in France for more than 5 years:

Your situation:	Documents you need :
You already have or had a carte or titre de séjour (even expired)	Your carte or titre de séjour even if expired
I never had a carte or titre de séjour	<ol style="list-style-type: none">1. Your passport (valid)2. A proof of when you arrived in France to live: Rental agreement or house insurance contract or attestation from the house insurance company or Avis d'imposition (income tax bill) or a document from CPAM showing your acceptance into the French health system or any other documents which can prove your installation in France.3. Proof of residency in 2020: Utility bill (gas, water, electricity, or telephone), rental agreement or taxe d'habitation or any other document proving you now live in France in 2020. If you live in someone else's address: An attestation signed by them stating that you live there with a copy of his ID with proof of address of the person who lets you live there

You have been living in France for less than 5 years:

You are working in France	<ol style="list-style-type: none">1. Your valid passport2. Your carte or titre de séjour if you have one (even if expired)3. Proof of residency in 2020: Utility bill (gas, water, electricity, or telephone), rental agreement or taxe d'habitation or any other document proving you now live in France in 2020. If you live in someone else's address: An attestation signed by them stating that you live there with a copy of his ID with proof of address of the person who lets you live there4. An attestation from your employer (work contract or letter from employer) or Document showing your Siret number if you are self-employed.5. Proof of your income so latest "avis d'imposition", income tax bill.
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<p>You are not working</p>	<ol style="list-style-type: none"> 1. Your valid passport 2. Your carte or titre de séjour if you have one (even if expired) 3. Proof of residency in 2020: Utility bill (gas, water, electricity or telephone), rental agreement or taxe d'habitation or any other document proving you now live in France in 2020. If you live in someone else's address: An attestation signed by them stating that you live there with a copy of his ID with proof of address of the person who lets you live there 4. Proof of income: Avis d'imposition or bank statement or pension statement or any other document proving you have enough income to live in France. 5. Proof you are under the French health system (attestation de droit which you can download from ameli.fr) or proof of private health insurance. <p>NB: Proof of income is not necessary if you are just retired after having worked the last 12Months in France. In this case, you only need your titre de pension.</p>
<p>You are studying in France</p>	<ol style="list-style-type: none"> 1 Your valid passport 2 Your carte or titre de séjour if you have one (even if expired) 3 Proof of residency in 2020: Utility bill (gas, water, electricity, or telephone), rental agreement or taxe d'habitation or any other document proving you now live in France in 2020. If you live in someone else's address: An attestation signed by them stating that you live there with a copy of his ID with proof of address of the person who lets you live there 4 A proof from the school or University that you are studying there 5 An Attestation stating you are attending regularly or your latest marks or diplomas.

<p>You are married, pacsed or a partner to a French citizen</p>	<ol style="list-style-type: none"> 1 Your valid passport 2 Your carte or titre de séjour if you have one (even if expired) 3 Proof of residency in 2020: Utility bill (gas, water, electricity, or telephone), rental agreement or taxe d'habitation or any other document proving you now live in France in 2020. If you live in someone else's address: An attestation signed by them stating that you live there with a copy of his ID with proof of address of the person who lets you live there 4 Marriage certificate or Pacs agreement or proof of partnership (attestation from partner and 2 documents, one from when you started dating and one now showing utility bills on both names. 5 ID of spouse or partner
<p>You are looking for a job</p>	<ol style="list-style-type: none"> 1. Your valid passport 2. Your carte or titre de séjour if you have one (even if expired) 3. Proof of residency in 2020: Utility bill (gas, water, electricity, or telephone), rental agreement or taxe d'habitation or any other document proving you now live in France in 2020. If you live in someone else's address: An attestation signed by them stating that you live there with a copy of his ID with proof of address of the person who lets you live there. 4. A proof less than 3 Months old that you are registered with Pole Emploi. 5. A proof that you have worked previously in France (pay slip, siret number document, etc)

Note that there is nothing on the site for British people married to European citizens such as Irish or Spanish. But I would imagine it is the same as being married to a French citizen. So why not try this. Alternatively, on the last page of the site when you apply, there is a comment box at the end so if you are married to a European citizen, do mention it.

COVID 19 INFORMATION

There is now some new lesser restriction regarding lock down.

From the 28th November all the shops are open but limited on the number of people they can accept in the shop. All religious buildings can re-open (30 people max inside at one time). And you can exercise for 20km and up to 3 hours. You still need to sign the “attestation” every time you go out. A new one is available.

Here is where you can download the new attestation:

<https://www.interieur.gouv.fr/Actualites/L-actu-du-Ministere/Attestations-de-deplacement>

From the 15th of December, if we are below the 5 000 contamination per day (today it's around 20 000), lock down will be over.

However, there will be a curfew between 9pm and 7am (unless you have an emergency or are working). You still won't be allowed to meet up with friends and family apart for Christmas and New year eve.

From the 20th of January, if the contamination per day is still below 5000 per day, Bar and restaurant can re-open and curfew will be over.

There is also a new application called “tousanticovid” to download. When you download it, it will tell you if you have been in contact with someone else who has it but it is also full of good advice, information like where to get a test, how many affected daily, etc and you can download the attestation to go out.

From March, the French government has helped more than 1.7 million companies to survive the crisis and has spend more than 7 Billion euros in help via the **Fond de Solidarité**. Bar, restaurants, nightclubs, and sport centers (Gym, etc) will be entitled to 10 000 euro or 20% of their Turnover of 2019 to survive up to the 20th of January. Companies that had their turnover affected by more than 50% due to the virus were entitled to 1500 euro.

To see if you are entitled to help go to this site: <https://www.service-public.fr/professionnels-entreprises/vosdroits/F35211> or this one:

<https://www.economie.gouv.fr/covid19-soutien-entreprises/fonds-de-solidarite-pour-les-tpe-independants-et-micro>

As of 29th of November, **100 départements are in high vulnerable situation:**

Important numbers:

As of 29/11/2020 there has been 52 325 deaths in France (35 923 in hospital), +198 in the last 24H. There have been 2 218 493 confirmed cases (+9 784 in the last 24H), 9 382 people being hospitalised (in the last 7 days), 1 391 of them in intensive care. You can find all the information on this web site: <https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

PROFESSIONAL OF THE MONTH

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

AGENCY NEWS

Note that all our customers who have a health top up contract have received a letter informing them of the new law called infra annuel stating you can from 01/12/2020 cancel your contract at any time.

Isabelle Want will be on holiday on the 4th of December and from the 22nd of December to the 3rd of January.

All our offices will be shut on the 25th of December and 1st of January as those are bank holidays.

GENERAL INFORMATION

Problems with carte vitale: Some of you have experienced problems with your carte vital, here is what one of my customers explained:

“I have finally found out why my S1 had a date limit on it. It is because my exportable benefit is my PIP allowance and the DWP did not inform the Overseas Health Service that it had been reviewed and I was still entitled. I am waiting for the DWP to contact the OHS and they will then send another S1. There seems to be a number of people affected by this and do not realise because they have not needed to use their carte vitale...they are finding out they have no health rights when they are applying for the new EHIC (before D-Day) that they have no S1 (maybe an idea for your next newsletter!).”

Free French bank account: Yes, they do exist. It is called Nickel and it was first brought about to help people get French bank accounts that might have had difficulty otherwise, although now it is widely recognised as a very forward-thinking way of banking.

It works by applying online (really simple and quick) no need for lots of documents just id doc, and then you sent a code via text which you take to your local tobacco store (bureau de tabac), where they hold new account numbers and cards. You pay £20 to the Tabacco store to open the account and you can add money into the account there and then if you want to or wait to transfer money at a later date. You then walk out of the Tabacco store with a new account and card.

Our customer applied for hers in the morning and went into Civray to the Presse/tabacco shop and it was all set up by lunchtime! I then downloaded the app which is simple to use and away you go!

It works just like any other bank account. You can set up direct debits, make transfers etc. The only slight negative is that when you transfer money into the account, it is not immediate, it takes a few hours to appear. But other than that, so far, our customer hasn't found a problem with it. She has already set up direct debits and they are working fine.

Here is the website to apply: <https://nickel.eu/>

AGENDA FOR DECEMBER IN THE CHARENTE

25th: Bank holiday

27th: Rouillac Monthly big fair

Basically everything has been cancelled and I am not sure yet if the Rouillac Monthly fair will happen.

You can find the majority the Charente's activities and visits in this free magazine. It is available at most bakeries, shops and tourist office and you can also download it online:

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

WHAT HAPPENED IN FRANCE IN NOVEMBER 2020

In general, Police have been called to intervene after complaints from neighbours about loud noise in a house in Joinville le Pont near Paris. Upon arrival Police discovered a giant party involving more than 300 people. They had to use tear gas to disperse them. Some people got injured amid the confusion, including one man who was found out to have Covid (tested when he was treated in Hospital). 3 persons have been arrested (owners of the house and organizer of the party). Police are appealing to all the participant to get tested and isolate.

In crime, Jonathan Duval has been sentenced to 25 years in prison. He is the man who killed his wife while she was jogging. He is quite famous as he cried on TV alongside his wife parents begging people to help find the killer!! The police very much obliged and found him!! He has admitted the murder and said he was because his wife was mentally bullying him. As his mother in law said after the trial: “normal people divorce when they are not happy, they don’t kill their spouse and burn their body”.

4 police officers have been arrested after being filmed beating up a black film director in Paris. It could not have come at a worse time as the government was trying to pass a new law that would stop people filming the police doing their work!! The new law stated that people could not publish video betraying the police in a bad way, but the text is too imprecise and vague.

Obituaries, Christophe Dominici has committed suicide at the age of 46 years old. He was a French rugby player made very famous by a fantastic try scored against the Allblacks in the 1999 World Cup.

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 AND USEFULL INFORMATION

We have 4 offices based in the Charente:

22 rue Jean Jaures
16700 Ruffec
Tel:+33(0)5 45 31 01 61



10 Bd du 8 mai 1945
16 110 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:
All week apart from Monday:
8.30am to 12pm and 1.30pm to 6pm
Saturday: 9am to 12

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: "Allianz Jacques Boulesteix and Romain Lesterts"

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: 0562164908

Medical Emergency guide:<http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to www.bh-assurances.fr/en/practical-informations/ 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!