



BH ASSURANCES NOVEMBER 2019 NEWSLETTER

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ARTICLES OF THE MONTH

Social help in France

There are so many different sorts of social help in France that it is impossible to know them all. Some of them are a direct financial help towards bills (money or vouchers) or some others are material help like someone helping you at home or even a discount on general bills.

All of them are subject to conditions either revenues, physical (handicap, age, etc), family structure (number of children, widow, etc.) or type of project (housing in a big town). It's so complicated that it is estimated that 30% of people entitled to help do not ask for it.

Last Month I talked about help for families with children so this Month, it is for the elderly!!

Here are two useful web sites: <https://www.aide-sociale.fr/> and <https://mes-aides.gouv.fr/> that can help you get the forms and conditions for social help. They also include simulators to see if you meet the requirement to get help.

Help available for disabled people:

- **l'APA (allocation personnalisée d'autonomie) à domicile**, This is a financial help for people who are somehow disabled. There are no conditions apart from being over 60 years old and have a degree of loss of physical autonomy (level GIR 1, 2, 3 or 4). The financial help is to pay for expenses that help you stay at home like improving the house for wheelchairs, having people cleaning the house or bringing food around, etc.
- **les aides à l'adaptation au logement** ; This is a financial help given by ANAH to help you improve your house so you can stay at home without difficulties. The type of work is like installing a lift in the staircase, improving the light, installing a walk in shower, etc. ANAH can take up to 50% of the cost of the work. Depends on your income.
- **les aides pour installer une téléassistance** ; This is a médaillon that you carry around your neck and can press in case you fall over and can't get up anymore (not because you are drunk!!). You can ask your mairie on how to get it. If you are on low income you can get financial help to pay the yearly subscription.
- **L'allocation adulte Handicapé AAH**: This is a minimum income given if you are at least 80% disabled (or have a disability that prevents you from working) and between 20 and 60 years old without any income or on very low income.
- **Le complément de ressource de l'AAH**: is another financial help to complement the above but you can only get it if you get the AAH.
- **La Prestation de compensation du Handicap PCH**: Personalised financial help if you have a disability that prevents you from doing one major day to day activity (like cleaning yourself, etc). You must be less than 75 years old. If over, you can get APA.
- **La carte de stationnement**: This is the blue disabled badge to get you the closest parking places. This is valid in all EU countries. You can get it from this web site:



<http://www.mdp16.fr/> . Basically, put the department number after mdph. So 16 for Charente.

- **les aides extralégales des mairies ou des conseils départementaux** ; These are extra financial helps given by your Mairie or Department officials to help pay for the teleassistance, or meals on wheels but also other expenses related to handicap. This help depends on which commune you live in and your income.

If you want information on how to get any of those, please visit the appropriate web site at the beginning of this article. You can also make an appointment with an “assistante sociale”, social worker. You can make this appointment via your Mairie. The social worker is here to help you fill in the appropriate forms to get help but also tell you what help you can get.

USEFUL INFORMATION OF THE MONTH

WHO IS ACPR: AUTORITE DE CONTROLE PRUDENTIEL ET DE RESOLUTION

This is the government body whose job it is to regulate and control French banks and insurance companies. The equivalent of your Ombudsman. Its job is to protect customers and check that the correct procedures are followed regarding combatting fraud, money laundering and terrorism.

It was created on the 21st of January 2010 following the financial crisis and is under the control of the “Banque de France”, the French central bank. It employs 967 people and has a budget of 199.4 Million. In 2018, it has controlled 802 banks and 789 insurance companies. It has implemented 10 sanctions and 31 rulings.

ACPR is not here to resolve your problems with your bank or insurance company but can give you advise and tell you who to contact.

If you have a problem with your bank or insurance company, it is always best to first try to resolve it amicably. Then try an appointment with the manager, then the mediator of the establishment.

However, when you make a complaint to your bank or insurance company, it always helps to mention that without any response, you will contact ACPR. When you do that you get a quicker response. Specially to get an appointment with the manager!!

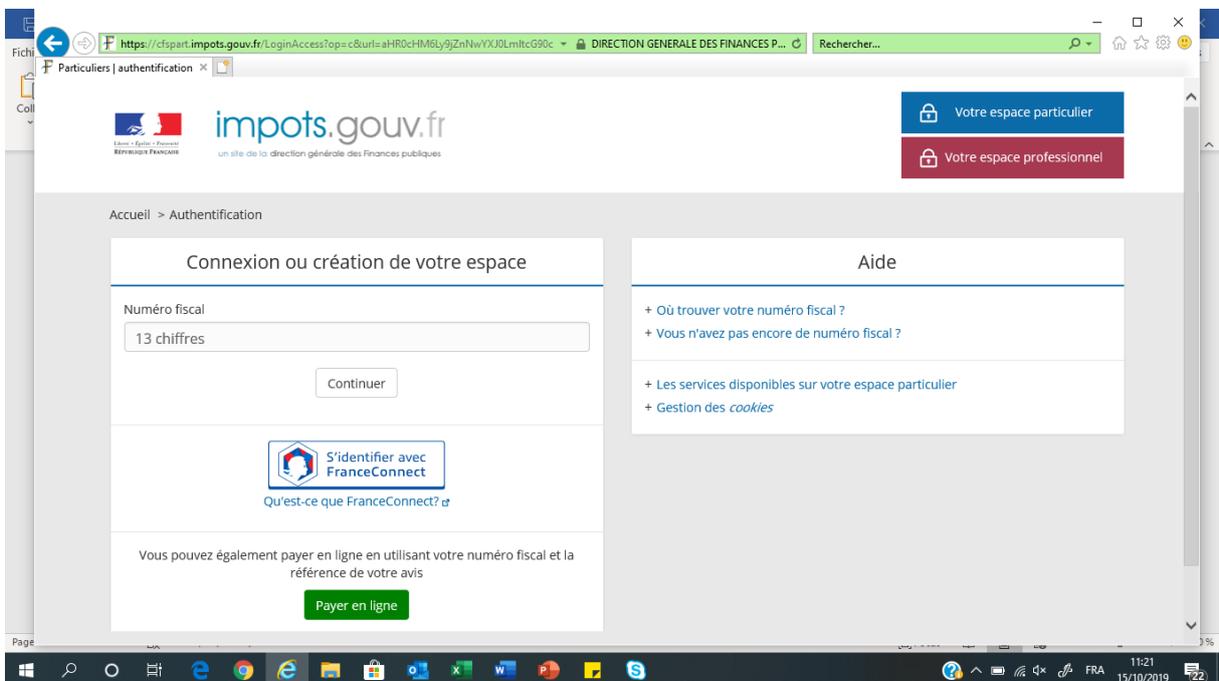
MORE TAX NEWS

Some of you are obliged to pay their tax fonciere online if the amount is above 600 euro. You do not need to create a personal account or get onto your personal tax customer account.

You simply go to www.impots.gouv.fr and click on “espace particulier” on top right corner:



Then you click on « payer en ligne” in green at the bottom left:

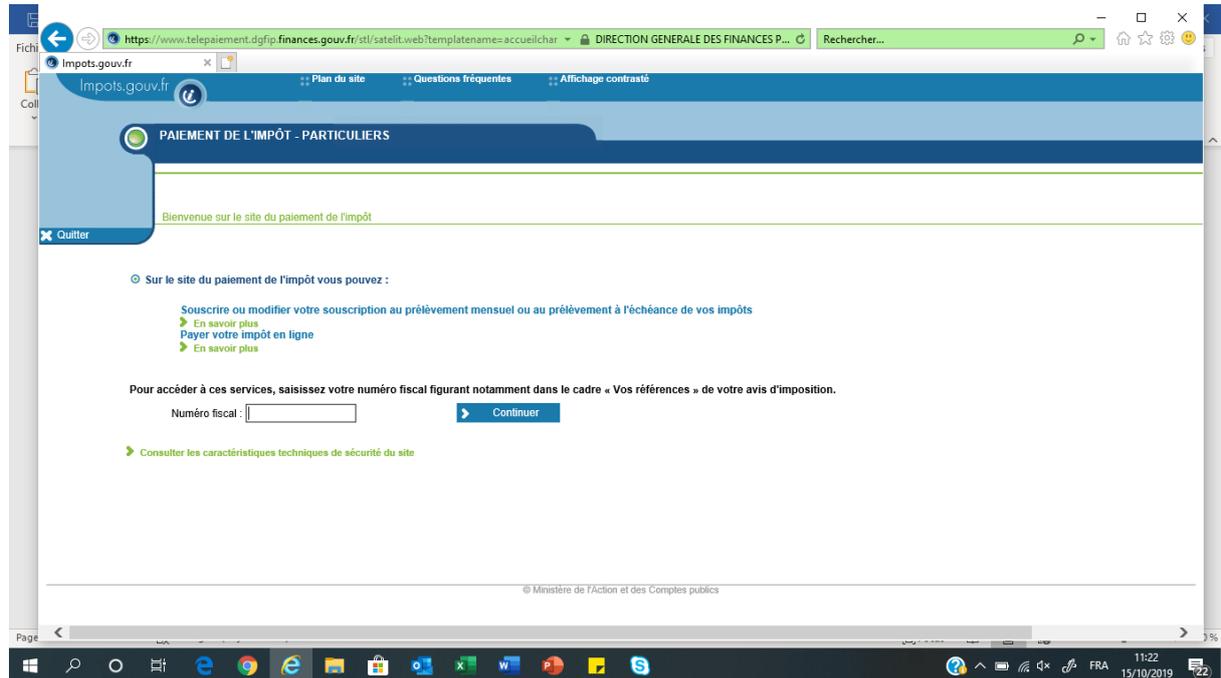


Then all you have to do is enter the reference number of your “avis d'imposition tax fonciere”

First it asks for the “numéro fiscal”, then you click on “continuer” and the next page ask you to enter the reference de l’avis. Those 2 numbers are on the first page of the taxe fonciere.

The next page asks you to enter your bank details for payment.

So, no need to create an account or anything else. It’s really simple!!



THIS MONTH RECIPE

Marianna's Courgette flan

Another recipe from Marianna.

Ingredients for 4 people (or more):

- 700g of courgettes
- 18 crab sticks surimi
- 2 onions
- 6 eggs
- 200g of crème fraiche
- 10g of cornstarch
- 10g of olive oil
- Salt and pepper



Chop the oignons finely, fry them in olive oil, add the very finely sliced courgette (use a mandoline), fry slowly for 15 min stirring all the time. In a bowl, mix the eggs with the cream fraiche and cornstarch, add salt and pepper, mix well. Cut the crab stick in small dices and add them to the mixture. Then add the courgettes (without excess liquid). Mix it all well and spread the mixture in a silicone dish. Cook in the oven for 30 min at 180°C. Take it out the dish once cool and enjoy.

PROFESSIONAL OF THE MONTH

"Exciting New Artisanale Gift Shop to Open in Saint Claud 16450"

A long awaited dream for Katherine Alexander, owner, designer and creator of Dizzy & Co Designs is about to become reality with the opening of her bricks and mortar shop in Saint Claud.

Opening on the 1st November, this is a realisation of many years work, and for the past 3 and half of those, here in the beautiful Charente.

Within the shop will be Dizzy & Co Designs's own creations of handmade rustic wooden wall decorations, short fleece lined scarves, brooches and cushions, just to name a few. The shop will be showcasing other local artisans crafts, giving an eclectic mix of gifts for all ages, tastes, styles and budgets.

Come and join her on her open day - 1st November at 10.00am onwards and throughout the day.

Get your Christmas shopping for loved ones, friends and family members, something different and unique.

Dizzy & Co Designs, located on 9 Rue Francois Daigueplats, Saint Claud will be open, Tuesday to Friday and Saturday mornings right up to Christmas.

To keep up to date with whats happening you can follow Dizzy & Co Design's on FB: <https://www.facebook.com/dizzycodesigns> or visit the website at <http://www.dizzycodesigns.com>

See you soon and make sure you say Hello!

Katherine



WHAT HAPPENED IN FRANCE IN OCTOBER 2019

In general, A factory in the heart of Rouen has burnt down causing hysteria and distress as it was a factory fabricating chemical. The smoke and smell in the town and its surrounding has forced the authorities to take measures such as stopping the sale of milk and vegetables produce in the path of the smoke. Farmers have received compensation.

SNCF, the French train service has been affected by a series of strikes, again!! They are demanding to be paid for the days when they were on strike!!

In crime, France has been hit by another terrorist attack. This time at the heart of the police headquarters in Paris and even worse by one of their own. A model employee for 20 years. He knifed 4 of his colleagues and killed them injuring another one before being shot dead.

The body of Sophie Le Tan, a 20 year old girl who disappeared on the 7th of September 2018 (day of her 20th birthday) has been discovered 30 km from Strasbourg hidden in a forest. A man had already been charged for her murder last year but he never stopped claiming he was innocent! She had disappeared when she went to visit the flat he proposed to rent. He had been previously charged with rape and been acquitted of murder of another girl due to lack of proof.

A man has opened fire on a mosque injuring 2 people in Bayonne. He was arrested and charged with terrorism. He is 84 years old and had represented Marine Le Pen party at local election.

In sport, France has some of their worse Athletics World championship winning only two medals, a bronze in the men 110m hurdle and a silver in the mens hammer throwing.

In politics (and crime!!), Nicolas Sarkozy, an ex-president of France is going to stand trial for illegal funding during the 2012 presidential campaign. Our ex-president has been very busy defending himself in around 4 to 5 different legal actions since retiring!!

AGENCY NEWS

All our agencies will be shut on Friday the 1st, Saturday the 2nd of November and Monday the 11th of November due to the bank holidays. We apologise for any inconveniences.

The agenda for 2020 have arrived! They are free and they won't be enough for everyone so first come first served!



LIVING IN France

La cueillette des champignons!!

Autumn is the time of year for Mushroom picking in France and especially in our region. This year has been a particularly good year with warm weather followed by rain. All that was needed was the full moon and all the Cèpes Mushrooms came out to the pleasure of the Charentais people who actually go mad for it!! Imagine, Cèpes mushrooms for free where it would go at around 40 euro per Kg in any market or supermarket!! Unfortunately, some of them do not respect basic rules such as keeping out of private woods or parking their cars in the way that does not disturb local farmers. Because this year was plentiful, no fights occurred!! Yes, people can fight if you get on their patch!! Like I say, people go mad! Furthermore, two 90 years old got lost in the woods (they did not have a mobile phone) and had to be rescued by Gendarmes. Here are some pictures of them on the right! From my uncles harvest! Those mushrooms go very well fried with garlic, butter, olive oil and parsley added to an omelet or accompanied by sauted potatoes and a nice Duck magret!



Let me take this opportunity however to remind everyone to:

- Only pick Mushrooms you recognise and are sure about
- Make sure you have a mobile phone!! In case you get lost!
- Only pick Mushrooms in a good state and with the foot to allow easier identification.
- Do not pick mushrooms near polluted site
- Use a basket instead of plastic bag (they go rotten quicker in plastic bags).
- Keep the different type of mushrooms separated to avoid contamination if one of them is poisonous (unless you are sure).
- Wash your hands well after picking.
- Never feed mushrooms to babies or very young children.
- Take a picture of your harvest before cooking. It is easier then for the hospital to know what remedy to give you if they know which mushroom poisoned you!!
- If you have any doubt, check with your local pharmacie. Yes, they can identify mushrooms. Or your village elder!! They always seem to know everything.

AND never tell anyone where you found them!!!! As nobody will tell you where they found them!! Hopefully, this advice has not put you off picking up mushrooms!! It is part of French life and very good fun!

AGENDA FOR NOVEMBER IN THE CHARENTE

1st: Bank holiday

2nd & 3rd: Antiquity fair in Chalais

2nd & 3rd: Retro fair, old vintage fair in Espace Carat in Angoulême

3rd: Safran market in Champniers

9th & 10th: Wine and food fair in Vars

11th: Bank holiday

11th: Turkey bird festival in Varaignes

17th: Duck fair in St Saturnin (Foie gras and other diet products on sale!!)

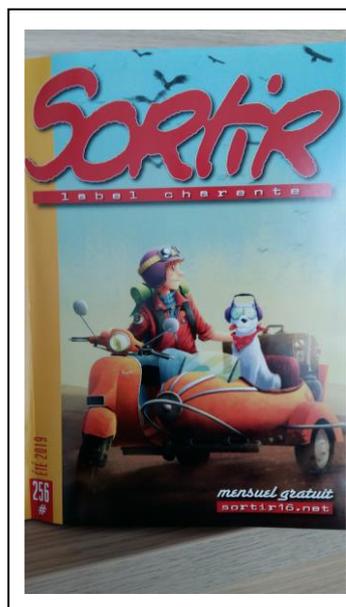
23rd & 24th: Fair of nature and well being in Barbezieux

23rd: Christmas market in Luxé

29th 30th and 1st of Dec: Gastronomade in Angoulême (espace CARAT); Massive food festival.

You can find the majority the Charente's activities and visit to be done on this free magazine. It is available at most bakeries, shops and toursit office and you can also download it online:

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



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 Roumazieres 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:

Monday, Tuesday, Thursday, Friday
9am to 1pm and 1.30pm to 5.30pm
Closed Wednesday and Saturday

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: 08 11 36 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!