



## **BH ASSURANCES JANUARY 2020 NEWSLETTER**

### **Summary:**

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

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Page 9: Professional of the Month

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Page 11: Agenda for January

Page 12: Some French vocabulary

Page 13: Useful information and contact details

# ARTICLES OF THE MONTH

## CAR INSURANCE

Let's face it, we cannot do without it as most of us live in the countryside and buses are sparse! So, make sure you understand fully how it works in France. Yes, it is different than in the UK. To start with, we drive on the correct side of the road!

1. **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 licence and have authorization to drive it. But note that if someone else drives your car and crashes it, it is YOUR no claim 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 one). But like I said, if they crash it, they should pay the excess! If it is a young driver (driving licence 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 at 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!

2. **No Claim discount/Bonus malus:** In France, you need to have 13 years without a claim to be entitled 50% discount. 50% is the maximum discount. If you 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 claim certificates from the UK. We also have protected bonus. You need to have been at 50% for 3 years and it is transferred if you change your insurance company.

3. **Excess /Franchise:** Like most insurances, you can choose to have or not 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).
4. **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.
5. **Glass breakage / Bris de glace:** The excess is less for glass breakage and it covers windshields, windows and headlights but does NOT include wing mirrors and backlights.
6. **Breakdown cover/ Assistance 0km ou 25km:** You can have breakdown cover (recovery up to 180€) from 0km (your front door-home start) 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.

7. **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 and it depends if it is breakdown, theft or accident.
8. **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 expert 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 dash when you take out this option.
9. **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).
10. **Claims /Sinistres:** In case of an accident, make sure that you fill in an agreed statement of facts on motor vehicle accident (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 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 to the level of importance of injuries or grief. E.g.: the death of a father of 5 children will be better compensated than the one of a 100 years 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 does not work!!
11. **UK number plates:** Under European law, you have 3 months to change your number plate to French plate. With Allianz, we do insure on UK plates 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 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.
12. **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 statistic 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 your option on your contract.

# USEFUL INFORMATION OF THE MONTH

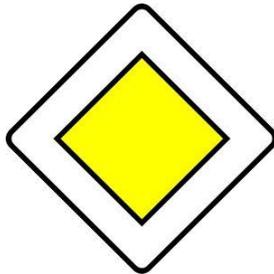
## IMPORTANT FRENCH SIGNAGE

### Different Right of Ways

Types of Priority can get a little trickier as there are “One-Time Priority” (priorité ponctuelle), “Priority road” and priority to the right “Priorité à droite” meaning people coming from your right have priority, even if they are driving fast!



One Time Priority



Priority Road



Crossroad with right-of-way to the right

### WHAT TO DO WHEN YOU HAVE A CAR ACCIDENT

Ok, I agree, it is not the funniest thing to talk about, but you must know what to do in case you have a car crash. And it is better to look at it when you are calm and composed instead of discovering it when you have the accident and you are all stressed and chocked!!

-If you have had an accident and the car is damaged, you must fill in a CONSTAT AMIABLE, which is a friendly accident report. You will find a translated version of it below. You must fill this even if you have damaged the car on your own or with an animal (the animal does not have to sign it!!). You can ask for one or more at any insurance company office (they are the same for all insurances companies).

-If the accident involves 2 vehicles, just fill in one accident statement and take a copy each (when you fill in the first page, make sure it writes on the pages underneath as well).

-If the accident involves more than 2 vehicles, fill in one constat per vehicles involved with you. E.g.: For a pile up, fill in a statement with the vehicle in front and another with the vehicle at the back.

-If possible, take as many photos as possible as photos don't lie!

-Draw a lay out of the accident in box N°13.

-If there is a witness, please take their details. There is a box for that on the accident statement.

-If you do not agree with the other person involved in the accident with you, do not sign the accident statement. But write your remark in box N°14 and take your copy of it.

-You can write your remarks in English as long as the other driver can understand it and is OK with it.

-If the other driver refuses to sign, make sure you take the number plate and write in the remark box that he refuses to sign.

-You must send your copy of the statement to your insurance company within 5 days. If you send it by post, make a copy first.

-If you are injured and cannot fill in the constat on site, just contact your insurance company or get someone else to do it as soon as possible.

-It's a good idea to prefill it (your personal details and insurance contract number) and leave it in your car as you often are in a state of panic when you have an accident so that one thing less to do then.

-Always fill one in even if the other person involved wants to resolve it without involving the insurance. We have found that once they have found out how it cost, they change their mind and you are stuck with no proof!! Fill one in even if the other person says they don't have insurance! You then at least have a proof it is their fault and you might need it in court (if it comes to that).

**Conclusion:** Well, the best is not to have an accident, especially if you are one of my customers!! But you don't usually choose to have one so please read this carefully and in doubt, phone your insurance agent. Be safe!

## ACCIDENT STATEMENT

Sheet 1/2

|  |                   |   |                     |   |
|--|-------------------|---|---------------------|---|
| <b>Date of accident</b> .....  | <b>Time</b> ..... | <b>Locality:</b> .....                                      | <b>Place:</b> ..... | <b>Injury(ies) even if slight</b><br>no <input type="checkbox"/> yes <input type="checkbox"/> |
| <b>Material damage</b><br>other than to vehicles A and B (objects other than vehicles)<br>no <input type="checkbox"/> yes <input type="checkbox"/> |                   | <b>Witnesses: names, addresses, tel.:</b><br>.....<br>..... |                     |   |

| VEHICLE A  | 12. CIRCUMSTANCES  | VEHICLE B  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
|--|--|--|------------------|-----------------------|-----------------------|-------------------------------|--|---|-------|---------|------------------|-----------------------|-----------------------|-------------------------------|
| <p><b>6. Insured/policyholder</b> (see insurance certificate)<br/>NAME .....</p> <p>First name .....</p> <p>Address .....</p> <p>Postal code: ..... Country: .....</p> <p>Tel. or E-mail: .....</p>  | <p>↓ Put a cross in each of the relevant boxes to help explain the drawing *delete where appropriate ↓</p> <p><b>A</b> ↓</p> <p><input type="checkbox"/> 1 *parked/stopped</p> <p><input type="checkbox"/> 2 *leaving a parking place/ opening the door</p> <p><input type="checkbox"/> 3 entering a parking place</p> <p><input type="checkbox"/> 4 emerging from a car park, from private ground, from a track</p> <p><input type="checkbox"/> 5 entering a car park, private ground, a track</p> <p><input type="checkbox"/> 6 entering a roundabout</p> <p><input type="checkbox"/> 7 circulating a roundabout</p> <p><input type="checkbox"/> 8 striking the rear of the other vehicle while going in the same direction and in the same lane</p> <p><input type="checkbox"/> 9 going in the same direction but in a different lane</p> <p><input type="checkbox"/> 10 changing lanes</p> <p><input type="checkbox"/> 11 overtaking</p> <p><input type="checkbox"/> 12 turning to the right</p> <p><input type="checkbox"/> 13 turning to the left</p> <p><input type="checkbox"/> 14 reversing</p> <p><input type="checkbox"/> 15 encroaching on a lane reserved for circulation in the opposite direction</p> <p><input type="checkbox"/> 16 coming from the right (at road junctions)</p> <p><input type="checkbox"/> 17 had not observed a right of way sign or a red light</p> <p><input type="checkbox"/> ← state number of boxes marked with a cross →</p> <p><small>Must be signed by both drivers<br/>Does not constitute an admission of liability, but a summary of identities and of the facts which will speed up the settlement of claims</small></p> | <p><b>6. Insured/policyholder</b> (see insurance certificate)<br/>NAME .....</p> <p>First name .....</p> <p>Address .....</p> <p>Postal code: ..... Country: .....</p> <p>Tel. or E-mail: .....</p>  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| <p><b>7. Vehicle</b></p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:50%; background-color: #0070C0; color: white;">MOTOR</th> <th style="width:50%; background-color: #0070C0; color: white;">TRAILER</th> </tr> </thead> <tbody> <tr> <td>Make, type .....</td> <td>Registration N° .....</td> </tr> <tr> <td>Registration N° .....</td> <td>Country of registration .....</td> </tr> </tbody> </table>            | MOTOR  | TRAILER  | Make, type ..... | Registration N° ..... | Registration N° ..... | Country of registration ..... |  | <p><b>7. Vehicle</b></p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:50%; background-color: #FFD700; color: black;">MOTOR</th> <th style="width:50%; background-color: #FFD700; color: black;">TRAILER</th> </tr> </thead> <tbody> <tr> <td>Make, type .....</td> <td>Registration N° .....</td> </tr> <tr> <td>Registration N° .....</td> <td>Country of registration .....</td> </tr> </tbody> </table> | MOTOR | TRAILER | Make, type ..... | Registration N° ..... | Registration N° ..... | Country of registration ..... |
| MOTOR  | TRAILER  |  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| Make, type .....   | Registration N° .....  |  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| Registration N° .....  | Country of registration .....  |  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| MOTOR  | TRAILER  |  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| Make, type .....   | Registration N° .....  |  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| Registration N° .....  | Country of registration .....  |  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| <p><b>8. Insurance company</b> (see insurance certificate)<br/>NAME .....</p> <p>Policy N° .....</p> <p>Green Card N° .....</p> <p>Insurance Certificate or Green Card valid from: ..... to: .....</p> <p>Agency (or bureau, or broker): .....</p> <p>NAME: .....</p> <p>Address: .....</p> <p>Country: .....</p> <p>Tel. or E-mail: .....</p> <p>Does the policy cover material damage to the vehicle?<br/>no <input type="checkbox"/> yes <input type="checkbox"/></p> |  | <p><b>8. Insurance company</b> (see insurance certificate)<br/>NAME .....</p> <p>Policy N° .....</p> <p>Green Card N° .....</p> <p>Insurance Certificate or Green Card valid from: ..... to: .....</p> <p>Agency (or bureau, or broker): .....</p> <p>NAME: .....</p> <p>Address: .....</p> <p>Country: .....</p> <p>Tel. or E-mail: .....</p> <p>Does the policy cover material damage to the vehicle?<br/>no <input type="checkbox"/> yes <input type="checkbox"/></p> |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| <p><b>9. Driver</b> (see driving licence)<br/>NAME .....</p> <p>First name .....</p> <p>Date of birth: .....</p> <p>Address: .....</p> <p>Country: .....</p> <p>Tel. or E-mail: .....</p> <p>Driving licence N° .....</p> <p>Category (A, B, ....): .....</p> <p>Driving licence valid until: .....</p>  |  | <p><b>9. Driver</b> (see driving licence)<br/>NAME .....</p> <p>First name .....</p> <p>Date of birth: .....</p> <p>Address: .....</p> <p>Country: .....</p> <p>Tel. or E-mail: .....</p> <p>Driving licence N° .....</p> <p>Category (A, B, ....): .....</p> <p>Driving licence valid until: .....</p>  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| <p><b>10. Indicate the point of initial impact to vehicle A by an arrow</b></p>   | <p><b>13. Sketch of accident when impact occurred</b></p> <p><small>Indicate: 1. the layout of the road 2. the arrow the direction of the vehicle A, if 3. their position at the time of impact - A. the road sign - B. nature of the terrain or road.</small></p>   | <p><b>10. Indicate the point of initial impact to vehicle B by an arrow</b></p>   |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| <p><b>11. Visible damage to vehicle A:</b><br/>.....<br/>.....</p>   |  | <p><b>11. Visible damage to vehicle B:</b><br/>.....<br/>.....</p>   |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |
| <p><b>14. My remarks:</b><br/>.....<br/>.....</p>  | <p><b>15. Signatures of the drivers</b></p> <p>.....</p>   | <p><b>14. My remarks:</b><br/>.....<br/>.....</p>  |                  |                       |                       |                               |  |   |       |         |                  |                       |                       |                               |

## What to do when you need a windscreen replacement or repairing:

First of all, you need to check that you are covered for it!! If your policy is fully comprehensive, it's covered. If it is third party, it depends as there are 3 types of third party (One includes Windscreen cover so check first).

### Option 1: **CARGLASS®**

- Call Carglass on 0977 40 38 38 to make an appointment\*

Or

- Visit their website on [www.carglass.fr](http://www.carglass.fr) to make an appointment or request the call back option.

This option is very useful if you don't want to pay in advance. You can ask to be called back by someone who speaks English. They have a contract with all insurance companies we use apart from Mascot/Premium (collection cars).

Carglass will ask you

1. for your policy n°
2. for some information from your carte grise to insure they will order the correct windscreen
3. ask you to pay for your excess only (if you have one)

\*Carglass may ask you to drive to their nearest depot, or they will come to your house to carry out the replacement/repairs.

### Option 2:

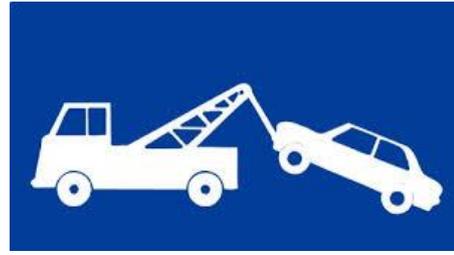


- Go to your local garage, have your windscreen replaced / repaired and send us the invoice either by mail on [ruffec@allianz.fr](mailto:ruffec@allianz.fr) or by post Allianz 22 Rue Jean Jaurès 16700 Ruffec 05 45 31 01 61.
- We will then process the reimbursement either by bank transfer\* or by cheque\*

\*bank transfer: approx. 3-4 days

\*Cheque: approx. 7 days

## WHAT TO DO IF YOU BREAKDOWN ON A FRENCH MOTORWAY



### **MOTORWAY BREAKDOWN SERVICE IS EXCLUSIVELY DEALT BY APPROVED OPERATORS, FOR SAFETY REASONS**

- Minor problems are fixed by the road side
- For more serious problems, the breakdown service operator will tow the vehicle to the garage
- Breakdown call-out and tow-in fees are set by the French government.

### **What to do if you do breakdown?**

Pull over in a safe place (if possible) and activate your hazard warning.

You **MUST** use your warning Triangle and stand safely away from the vehicle in your vest and behind the barrier if there is one. Preferably stand back about 50 - 100 meters back from your car so that other drivers have some warning and time to slow down.



In France, the motorways are privately owned. The French law states that **the only people authorised to send assistance on the French motorway is the French police.**

There is four ways to contact them:

1. Press the button on those emergency orange SOS boxes (one every 2 km)
2. Ring 112 from your mobile (European Emergency Freephone number).
3. Get the staff working on service areas to call them for you (if you don't speak French for example).
4. Get the staff patrolling along the motorway to do it for you (if they spot you while you are on the hard shoulder, they will offer their help).

Of course the question that often comes to your mind is: "Am I going to pay for this?" Most of the time, no. The breakdown services know that to simplify the situation, they have to cooperate with roadside assistance companies.

### **How do I get the breakdown service to pay for me?**

You need to contact your breakdown assistance call center with the number indicated in your policy document (green card). An Incident Manager will open a file and will tell you to contact the

motorway services as explained before. They will then ask you to call them back once the breakdown service is on the spot or once you are at the garage. It is during this call back that the breakdown assistance will establish who the breakdown service is and will guarantee the payment for you (once your cover is duly checked of course).

If you are asked to pay, ask the garage to provide an invoice and send it to the breakdown assistance call center or send it to us.

#### **FAQ**

Q) I don't speak French, will they speak English if I ring 112 or request assistance from the SOS boxes?

A) They will probably get by and are used to foreign people breaking down on the motorways. Anyway, it is always good to tell them in French "Je suis en panne" which means "I have a breakdown". "Jay sweez on pan" phonetically speaking.

Q) I'm really not comfortable with speaking to them; can't the breakdown assistance call center do it for me?

A) Most of the time no. When you ring 112 or request assistance from the SOS boxes, you are redirected to the closest motorway police station who will send the breakdown service on duty in this area. If you are on a service station with a shop, the incident manager can speak to one of the staff member there and ask them to send you assistance. The same goes if a motorway patrol stops near your vehicle and offers help.

Q) I am on the hard shoulder, therefore I am not on the motorway, do I need to ring 112?

A) Yes, as long as you haven't gone on another road, you are on the motorway. This includes service stations, rest areas, tollbooths and slip roads to go in and out.

Q) I didn't pass through a tollbooth, am I on the motorway?

A) In some places in France, the motorways are free, but it is still the motorway, the same rules apply.

Q) I am not sure I am on a motorway; how can I be sure?

A) French motorways are recognisable by their name which is "A" followed by one to three digits.

Q) I am sure I'm not on the motorway, but the breakdown assistance still asks me to call 112, is it normal?

A) There are a few speedways (mostly "N" roads) in France where the same rules apply. Your breakdown assistance call center will know them by ringing its closest provider who will refuse to go there, being not authorised by the law to intervene. E.g.: The RN 10 from Poitiers to Bordeaux (going through Ruffec and Angouleme) is classed as a motorway in some parts.

# PROFESSIONAL OF THE MONTH

## La petite Paws Cattery – Pension pour chats



Petite Paws is a small and friendly, family run cattery situated in our own private garden, where your cat will receive plenty of love and attention whilst you are away.

We recognise that every cat is an individual with differing needs. As cat lovers, our priority is to ensure that your cat receives the very highest standard of care and your cats' happiness and well being are of paramount importance to us.

The cattery has 10 pens, all with private inside and outside space. Each pen is secure, spacious and has been designed to offer your cat a comfortable, relaxing and stimulating environment for their stay. Pen 10 has more seclusion to accommodate cats needing isolation or for those that are more timid. All pens have multi level platforms, comfy bedding with heated pads for the winter and scratch posts.

We are located in La Tourterie, a hamlet close to Montemboeuf, Montbron, Chasseneuil and La Rochefoucauld.

Viewings are very welcome and we look forward to meeting you and your cat.



Contact Alison TEL: 05 45 66 49 71 Mob : 07 52 94 37 48 Email : [alison@petitepaws.fr](mailto:alison@petitepaws.fr)

Siret : 87789319800011

# AGENCY NEWS

Angelique Moore will be at the Allianz training academy in Paris from the 20<sup>th</sup> of January to the 20<sup>th</sup> of April in a effort to become an Allianz insurance agent. Because of this the **Ruffec office will be shut every Thursday afternoon** from the 9<sup>th</sup> of January to the 1<sup>st</sup> of May. This will enable the girls to catch up with emails and paperwork.

## THIS MONTH RECIPE

### Marianna's Compote cake

Ingredients:

300g of compote de pomme (Apple compote)

140g of butter

120g of flour

120g of sugar

½ sachet of yeast

Vanilla

Preheat your oven at 210°C, melt the butter, add the rest of the ingredients and mix well. Add the mixture in a bowl (silicone or buttered!). Cook for 40min. Marianna adds some Rhum macerated raison on top.



## WHAT HAPPENED IN FRANCE IN DECEMBER 2019

**In general**, The strikes against the pension reform are still going on causing havoc in Paris due to lack of public transport.

On the 1<sup>st</sup>, there has been massive floods in the region of South East France (Nice, Cannes, etc) killing 5 people (3 in an helicopter trying to rescue others) So, the Allianz truck was there again. It was the second weekend in a row that it was struck with floods. France Télécom (the ex-boss and two former executives) have been jailed for institutional bullying/harassment!! This was started over a restructuring policy linked to suicides among employees in the 2000s. This is the first time that bullying by bosses has been proved in court. All 3 got between one year and eight months suspended jail term. They also got fined 10000 euro. The company, since renamed Orange, was fined €75,000. 19 employees had taken their own lives and 12 others had attempted to. Others had lived with depression or had been otherwise unable to work.



**In crime**, A police officer has been charged with violence on a yellow vest protester and been sentence to 3 Months suspended sentence.

**In politics (and crime!!)**, Jean-Luc Melenchon, the president of "France insoumise" political party has been sentenced to 3 Months suspended prison and 8000 euro fee for intimidation of a police officer.

François Bayrou, The president of the MoDem political party has been charged with using public money for his personal affairs.

## AGENDA FOR JANUARY IN THE CHARENTE

**11<sup>th</sup> & 12<sup>th</sup>:** Salon des antiquaires at the salle Lunesse in Angouleme.

**18<sup>th</sup> & 19<sup>th</sup>:** Humor festival in Ruffec

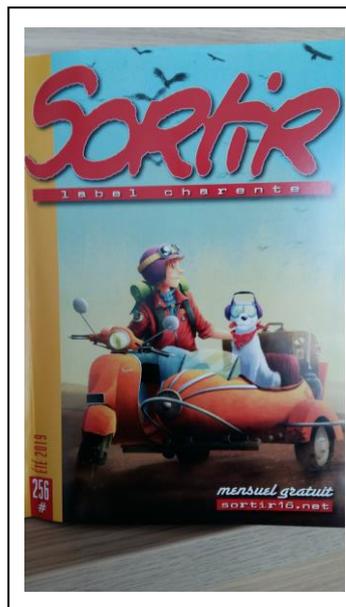
**27<sup>th</sup>:** Rouillac Foire

**30<sup>th</sup> to 2<sup>nd</sup> of Feb:** International comic strip festival in Angouleme

**31<sup>st</sup> to 2<sup>nd</sup>:** Taste festival in Segonzac (food fair)

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

**Email Ruffec:** [ruffec@allianz.fr](mailto:ruffec@allianz.fr)

**Email Chasseneuil sur Bonnieure :** [chasseneuil-sur-bonnieure@allianz.fr](mailto:chasseneuil-sur-bonnieure@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:** “Allianz Jacques Boulesteix and Romain Lesterts”

**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:** 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/](http://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!