



## **BH ASSURANCES AUGUST 2020 NEWSLETTER**

### **Summary:**

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Page 6: Living in France & Covid 19 information

Page 7: Agenda for August & Agency news

Page 8: This Month recipe & What happened in France in July

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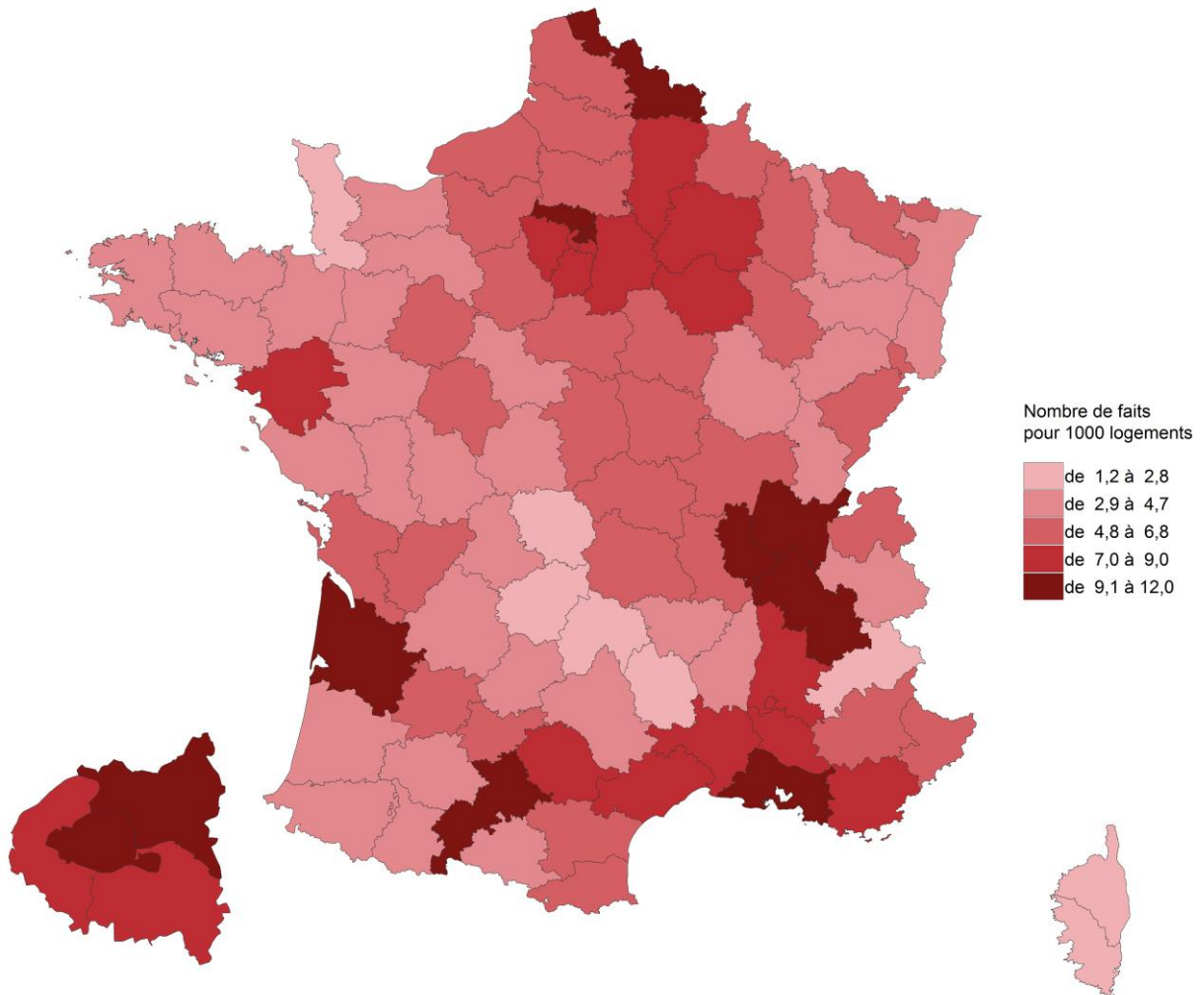
Page 11: Useful information and contact details

# ARTICLES OF THE MONTH

## How to keep your house secured during your absence

In France, 80% of burglaries happen during the day and in big towns (and through the front door). The objects taken are mostly jewelry, followed by multi media equipment, then cash money. In 2019, France has recorded 234 500 home burglaries (main residence and holiday homes).

The map below (it is France by the way!!) shows the number of burglaries per 1 000 inhabitants for 2019 so please do not think it only happens to others.



So here is some advises of what to do and what not to do to keep your house secured.

**Quelques chiffres**

**80%** des cambriolages ont lieu en **journée** et en **ville**

**75%** des cambrioleurs empruntent la **porte d'entrée**

**80%** des cambrioleurs s'enfuient au déclenchement du signal d'**alarme**

Source: ONDRP rapport 2014

**Exemples de situations à risque**

 **Oublier** vos clés sur la **porte**, les laisser sur la **serrure intérieure** d'une porte vitrée ou dans des endroits habituels comme le pot de fleurs, le paillason...

 **Abandonner** des outils, une échelle **dans le jardin**

 Faire **entrer** des **personnes inconnues** sans **vérifier** au préalable leur **identité**

 Laisser le **courrier** déborder de votre boîte aux lettres

 **Poster** vos **dates de vacances** sur les réseaux sociaux

**Nos conseils**

**Que faire en cas de cambriolage ou de tentative de cambriolage ?**  
 Appeler le 17 ou prévenir le commissariat de police  
 Déclarer le vol à votre assureur dans les 2 jours ouvrés

**Sécuriser vos accès**

 Installer une **porte d'entrée solide** (bois et mieux encore, acier ou aluminium), équipée de serrure multipoints, certifiée conforme aux normes A2P.  
**Changer** la **SERRURE** en cas de perte de clés

**Protéger vos objets de valeur**

 **Photographier** vos objets de valeur pour **faciliter** la recherche en cas de vol et l'indemnisation par l'assureur

 **Numériser** les documents importants (factures d'achat, pièces d'identité...) pour **faciliter** leur remboursement ou leur renouvellement

**Placer** en lieu sûr argent et bijoux (coffre-fort de votre banque par exemple) 

**Vous assurer en cas d'absence de...**

**Fermer** tous les **accès** avant votre départ ou pendant votre absence, même de courte durée 

**Installer** un système d'alarme qui se **déclenche** à l'ouverture d'une porte ou d'une fenêtre dans le but de faire **fuir** les voleurs et alerter les voisins 

**Convier** une personne de confiance à **VISITER** votre logement afin de **vérifier** l'absence de problèmes (fuite d'eau, compteur disjoncté...) et à relever votre courrier 

**Prévoir** un système de **télésurveillance** vous assurant tranquillité et sécurité 7j/7 et 24h/24 

What not to do ☹️	What to do 😊
Leave your front door open, leaving your keys in the flower pot or under the front mat or inside the house but still in the glass door.	Change your lock if you lose your keys Make sure you have a secured door in wood, iron or aluminium with multi locks. Make sure you lock your house when you go away, even if just next door for a few minutes.
Leave your garden tools in the garden	Photograph all your valuables and each room So that it is easier to remember what is missing In case of burglary but also facilitate the reimbursment for the insurance company and the search for the police.
Let people enter your house before you have checked their identities.	Scan important documents (passports, tax, carte grise) and invo to facilitate reimbursment or renew documents
Let your mail accumulate in your letter box	Arrange for a trusty person to pick up your mail and check the House (water damage due accure as well as burglaries!)
Post your date of holiday on social media	Install an alarm or video system
Have big cash sums in your house	Put cash sums in banks or invested with us!! and pay by cards

Note that some Gendarme organise special rounds if you tell them you are going on holiday. It depends on where you live so check with your local Mairie to find out if they do it in your area.

Also note that you will only get 50% of the amount of the Burglary claim if you have not put in place the proper security means you have to secure your house(lock doors or alarm if you have one). Some companies do not pay at all or even ask that you have shutters. NOT ALLIANZ.

If some of you are now scared, why not install an security system. We have a partnership with this company over this next page:

## ABONNEMENT MENSUEL

Le tarif est établi en fonction du nombre de pièces.

L'équipement de base mis à disposition comprend :

- 1 centrale d'alarme avec transmetteur téléphonique intégré
- 1 sirène intérieure indépendante de la centrale d'alarme
- 1 clavier indépendant
- 1 détecteur de fumée
- 1 sonde inondation

**Inclus :** Le nombre et le type de détecteurs d'intrusion (ouverture, mouvement et photos) nécessaires à la protection de la résidence sont définis avec le technicien-conseil le jour de l'installation

### Sont inclus dans l'abonnement Protection Vol :

La télésurveillance 24h24, la vérification périodique du bon fonctionnement du transmetteur téléphonique ainsi que le contrôle de la liaison avec le Centre de Surveillance\*.

En cas d'alarme, 365j/an : l'information de l'abonné ou des personnes de confiance, l'intervention d'un agent de sécurité.

En cas d'effraction 365j/an : l'information des forces de l'ordre en cas d'alerte confirmée, l'organisation du gardiennage du domicile et/ou l'organisation de la remise en état des issues endommagées, l'organisation du retour au domicile\*\* depuis la France ou l'étranger\*\*\*, le relogement temporaire\*\* et l'assistance psychologique\*\* (Voir détails dans les conditions générales).

\* En cas d'utilisation unique de la ligne téléphonique classique RTC, les frais de communication, liés notamment au contrôle du système d'alarme, sont facturés par l'opérateur téléphonique (détails de la facturation pour un appel : service 0,10 € TTC + prix d'un appel). Dans le cadre d'une liaison téléphonique avec une box ADSL ou fibre, aucun frais de communication ne sera facturé (dégroupeage total). \*\* Prestations réalisées par Allianz Assistance.

\*\*\* Non applicable aux résidents permanents à l'étranger.

Votre tarif

Nbre de pièces	Tarif € TTC
1 et 2	31,00 €
3 et 4	38,50 €
5 et 6	41,50 €
7 et 8	44,50 €
9 à 12	47,50 €
13 à 16	50,50 €
+ de 16	Nous consulter

### INTERVENTIONS SECURITAIRES \*

- Interventions d'un agent de sécurité au domicile en cas d'alerte confirmée, dans le cadre du service.

#### INCLUSES

- Interventions répétitives dues au non respect des Consignes d'utilisation **89,90 € TTC**

### MESURES DE SAUVEGARDE \*

Suite à effraction, s'ils ne sont pas couverts par l'assureur, les frais de gardiennage facturés sont pris en charge par SEPSAD dans la limite de 72 heures et pour les autres mesures d'urgence pour 78 € TTC.

L'heure de gardiennage **33,00 € TTC**

Toute heure entamée est due.

### INTERVENTIONS TECHNIQUES \*

- Interventions de maintenance au domicile, dans le cadre du service.

#### INCLUSES

- Interventions à la demande de l'Abonné, non liées à la maintenance du matériel (travaux, rénovation intérieure, extension de la configuration, démontage du matériel en cas de résiliation,...). **59,00 € TTC**

### DEMENAGEMENT \*

Réinstallation du matériel

**GRATUIT**

\* Détails dans les Conditions Générales

(\*) La télésurveillance des sites 365j/an - 7j/7 - 24h/24 est assurée par notre partenaire, la Société Euro Protection Surveillance, stations certifiées APSAD - Service de télésurveillance P3 (référentiel I31) - Certificats n° 163.00.31 et 216.10.31 - Certification délivrée par CNPP Cert. ([www.cnpp.com](http://www.cnpp.com))

**Vous avez des questions, vous souhaitez souscrire ...  
contactez notre service clientèle :  
Du lundi au vendredi de 9h à 18h**



**Contactez-nous  
01.70.91.81.61**

**SEPSAD**  
TÉLÉSURVEILLANCE

Services proposés aux particuliers sous réserve des conditions et limites figurant dans les conditions générales. Engagement 12 mois minimum.  
SEPSAD - 2 Boulevard Montmartre - 75009 PARIS - SA au capital de 174.750 Euros - RCS Paris B 418 717 666 - Code APE 8020Z  
L'autorisation administrative délivrée par le Conseil National des Activités Privées de Sécurité en date du 26/07/2019 sous le numéro AUT-075-2118-07-26-20190361160  
ne confère aucune prérogative de puissance publique à l'entreprise ou aux personnes qui en bénéficient.

Allianz  
TS Habitat  
Fiche Produit  
03/2020

The premium depends on the number of rooms you have. Once the first year has passed, you can cancel when you want giving them one Months notice. Installation of the equipment is free if you have your house insurance with Allianz.

If the alarm sounds, someone will come and check the property (if you are not there). They will inform the police, organise the securing of the property and your repatriation (if you are on holiday so not for holiday home).

Note that 80% of burglars leave when they hear an alarm and having one set up reduces your house insurance premium.

# PRODUCT OF THE MONTH

## PROTECTION JURIDIQUE/ LEGAL COVER

Well, let's face it; none of us want to have to use this insurance as that means we need to use a lawyer!! And they are worse than insurance or bank people!! Excluding me of course!

I actually have met lots of people who have this insurance and don't have a clue what it is for! And as it is quite cheap (around 80 euro per year), they don't bother checking if they really need it or not.

1. **What is it:** It is an insurance to cover legal fees (lawyers, experts, etc) in case you need them in topics such as: problems with neighbours, boundaries of property, relationships with French tax, with employers, artisans (as long as the work done is below 30 000€ but this can be increase to 300 000€ as an option) , shops, banks, insurances, the state, social workers, public transport, associations, and also to do with buying goods (even on internet or from a private person buying a car). Basically, everything to do with your normal life.  
It also offers advice on the preliminaries to trouble!! E.g.: You have a neighbour with a barking dog (yes, I talk with experience there!) and you phone the helpline (or with us, come and see us or phone us) and they will explain what to do and in what order: talk to the neighbour, write a letter, write a registered letter, call in an expert to witness the barking dog and finally go to court! The fees of the expert and the legal fees of the court are covered by the policy (see limits below).
2. **What it does not cover:** Anything to do with work if you are self-employed. Also, you are not covered if you did anything illegal! And meant to do so (other than self-defense). So, if you rob a bank or decide to kill your neighbours because of the barking dog, this contract will not cover your legal fees!!
3. **What are the limits:** Like every insurance, there are limits on how much they cover. With the Allianz contract, it is 20 000€ per claim for lawyer fees. You should have got a little booklet called "dispositions générales" and those limits are written on it. It works in France and the European Union and it does not cover claims that happened before you took out the contract.  
Maximum 5 claims per year.
4. **How does it work:** You should not engage in anything before you tell the insurance company first, otherwise, they might not pay. So, you must phone or write to the insurance company first. You should always try to resolve your problems peacefully first. And only if that does not work, then call in this insurance.
5. **How much does it cost:** With Allianz it's around 75.72 euro per year.

**Conclusion:** Believe me if I say I felt a great relief by knowing I had this insurance when my neighbor renovated part of her house to rent it to someone with a barking dog (yes, my examples are always true!) and that the peaceful solution (asking them nicely to deal with it) did not work. I did not have to go to court in the end, but knowing I had it covered, gave me peace of mind. Who hasn't had problems with EDF or the water company or with buying some goods in the supermarket or internet and wished they could get some help finding out if they could get compensation and how. This contract can do that for you so don't hesitate to contact me for any further information on it.

# LIVING IN FRANCE

## Les soldes

The Soldes happens twice a year in France and the dates are decided by the préfet( chief of police) of each department after consulting with shop owners. The only product allowed to be sold at reduce price (even below cost) are the ones that have been on sale for more than one Month. The length of the soldes is 6 weeks maximum. This is according to the French law of the 30<sup>th</sup> of December 1906.

The dates are usually the second Wednesday of January for the Soldes d'Hiver (winter sales) and the third Wednesday of June for the Soldes d'été (Summer sales). The summer sale have been changed this year due to Covid.

Those two periods of the year are very popular in France and I know some of my colleagues and (my sister) who would take a day off on the special Wednesday to be able to go shopping and get the best bargains!!

However, some shop are being sneaky by producing a lesser quality product for this time of year so able to sell it cheaper. It is still legal as they got the products one Month prior to the date of the Soldes.

But in general, it is a very good time for shopping and being used honestly by shop owners to get rid of their stock before the next period of the year arrives. Eg: selling off all the summer clothes before the winter ones arrive. So don't miss out!

Picture here is the St Catherine street in Bordeaux, the longest shopping street in Europe shut to cars. A nightmare if you happen to be doing this street with my sister!!



## COVID 19 INFORMATION

But please be vigilant and keep to the social distancing rules.

There has been new cases of Covid 19 in France and therefore since the 20<sup>th</sup> of July, the mask is obligatory in public places. Some towns, like Lille have also asked for it to be wore outside in some busy streets.

### Important numbers:

As of 31/07/2020 there has been 30254 deaths in France (19739 in hospital), +16 in the last 24H. There has been 186573 confirmed cases (+1377 in the last 24H), 5375 people are still hospitalised, 381 of them in intensive care. 10 Departments are classed as vulnerable. You can find all the information on this web site: <https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>



## AGENDA FOR AUGUST IN THE CHARENTE

1<sup>st</sup>: At 9pm in Montbron, place concert of Bukina Faso music

2<sup>nd</sup>: From 3pm Place des Tilleuils at Montbron, prehistoric exhibition

8<sup>th</sup>, 9<sup>th</sup> & 10<sup>th</sup>: Village Fair in Aunac

15<sup>TH</sup> : Bank holiday

15<sup>th</sup> of July to 11<sup>th</sup> of August: Les Soldes d'été. Summer sale.

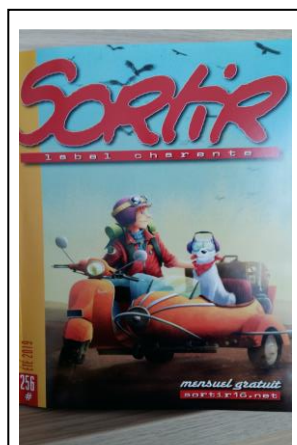
22<sup>nd</sup> & 23<sup>rd</sup>: Pottery market in Montbron

27<sup>th</sup>: Rouillac Monthly big fair

28<sup>th</sup> to 30<sup>th</sup>: French film festival in Angoulême

You can find the majority the Charente's activities and visits in 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/>



## AGENCY NEWS

All our agencies are shut on the 15<sup>th</sup> of August as it is a bank holiday.

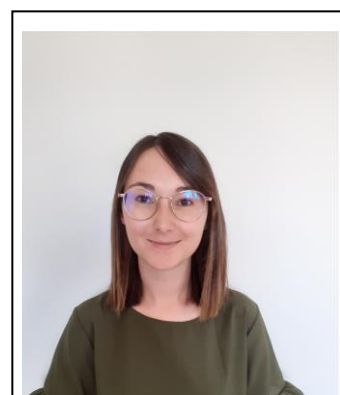
### ***Presentation of one of our staff:***

*Claire Coldeboeuf is 24 years old. She has joined us 4 years ago as an apprentice for a year while she was studying for a BTS in sale.*

*She is now in charge of reviewing contracts with existing customers. She is also looking after the Roumazieres office every Tuesday. Her English is not good despite years learning it at school!!*

*She loves travelling and hopes to get the chance to see as many places as possible in her lifetime.*

*However this is not happening yet as she has just purchased her house with her partner and is busy doing the necessary work to create a beautiful interior and garden, trying to recreate the views she would have seen travelling if she had the budget for it!!*



## VERY EASY RECIPE

### Isabelle Want's Coco Flan:

This is the first recipe that was published in my newsletter back in October 2016!! But as they were only 50 followers then, I thought I put it again!! You are now 1600!!



#### **Ingredients:**

- 1 tin of sweet concentrated milk
- The same amount of milk (to save washing up use the tin of the concentrated milk to measure)
- 2 Eggs
- 1 sachet of grated coconut 125g



Mix it all together and cook in a bain marie at 200°C in a preheated oven for 45 Min. Enjoy warm or cold.



## WHAT HAPPENED IN FRANCE IN JULY 2020

**In general,** We have a new prime minister and he is called Jean Castex. His is the maire of Prades near the Pyrenees and from the political party Les Republicains (Right). Some areas of France including the Charente are placed on water restriction due to Drought. 4 children of the same family and one parent have been killed in a car crash.

**In crime,** 5 policemen have been arrested and charged with racketeering drugs dealer and other not so correct policing technics!!

A bus driver has been beaten to death in Bayonne after he tried to stop 4 people going in his bus without paying their fares. The 4 people have been arrested and charged.

A female gendarme has been killed after trying to stop a driver without a licence nor insurance.

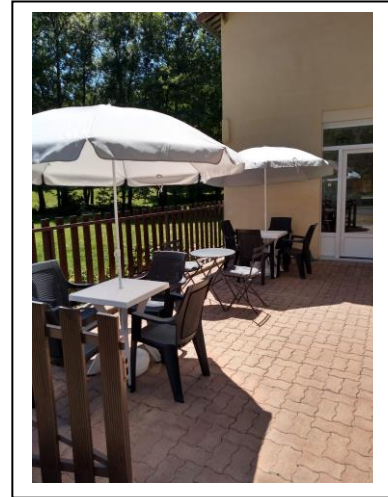
**In sport,** PSG has won the French cup which took place in front of 5 000 spectators.



## PROFESSIONAL OF THE MONTH

# *Becky's Tea Shop*

Becky's Tea Shop is now open and Hayley and Terry wish to welcome you. We are at 1 Route Du Rivaillon Vitrac Saint Vincent 16310 and our current opening hours are Tuesday to Sunday from 12.00 noon to 6:00 pm.



Please call at this charming little tea shop located in the beautiful picturesque village of Vitrac Saint Vincent.

We sell hot and cold drinks, sandwiches, panini's, cakes, scones with jam and cream and ice cream. English Bacon Sandwiches, Crumpets and Toasted Teacakes will be sold subject to availability.

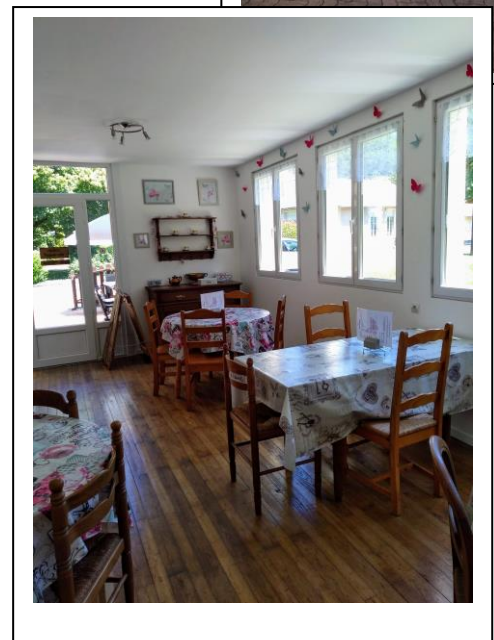
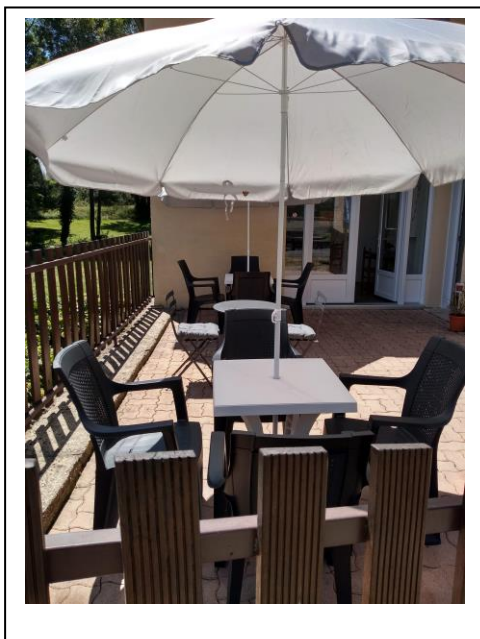
We also provide a full English tea with sandwiches, pastries, cakes, scones, etc. We would ask you to give us 24 hour notice please when booking.

Our email address is [hstringwell@gmail.com](mailto:hstringwell@gmail.com)

Telephone number + 44 (0) 7413906729

We look forward to welcoming you.

Hayley and Terry



# INSURANCE FRENCH VOCABULARY



<b>French</b>	<b>English</b>
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



102 Avenue de la République  
16260 Chasseneuil sur Bonnieure  
Tel:+33(0)5 45 39 51 47



10 Bd du 8 mai 1945  
16 110 LA ROCHEFOUCAULD  
Tél: +33(0)5 45 63 54 31



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 Lesterps"

**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!