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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 (less than 80 euro per year), they don't bother checking if they really need it or not.

What it is: 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 such 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).

What it does not cover: Anything to do with work if you are self-employed (although it can be added to your work liability insurance).

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!!

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.

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.

How much does it cost: With Allianz it is less than 80 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.