



## **BH ASSURANCES AUGUST 2021 NEWSLETTER**

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# ARTICLES OF THE MONTH

## HOLIDAY ADVICES

By train, by plane, by bus or by car, sometimes, things can go wrong. Do not panic! Whatever your mode of transport, Europe is taking care of your rights as a passenger. Here are a few pieces of advices to stay cool during your holidays.



### You are travelling by train:

#### What can you take?

According to train services (SNCF, Eurostar, Thalys, Elipsos, IDTGV, Thello...), the type and numbers of luggage authorised can vary. You must consult the « conditions générales de transport » of the company you are using as well as the list of forbidden products.

You can take your bike, either for free if it is disassembled and in a special casing with maximum size of 120 x 90 cm, or by booking a special place for it (extra cost). You can also, if you take the TGV and intercity train, use a service called "Bagages à domicile" which delivers your bike to your destination.

You never go anywhere without your cat or dog ? You can take it along if you respect certain rules (identification, vaccins, passport européen...) and by buying a train ticket for "animal de compagnie". Be careful, certain European countries have strict policies in regards to pets. Guided dog travel for free.

#### Late or cancelled... what to do ?

If you travel in France or the European Union and that your train is cancelled or late, first obligation: They must have informed you! If it is late by more than one hour, you can choose:

- Either you cancel your trip and ask for reimbursement (including the return if you booked a return ticket)
- Either you carry on your trip with the initial train or another train at no extra cost.

If the train arrives more than one hour late, you can get reimbursed between 25 and 75% of the price of the ticket depending on what type of train (TGV, Intercités, IDTGV, Oui go, Eurostar...) and how late it was. On certain trains, like the TGV, Intercités, trains SNCF doing international trip and Thalys, a reimbursement can be done from 30 minutes late. If more than one hour late, you can also have some freebies: refreshment, food and lodging if necessary.

### **Your luggage has been lost or stolen?**

Think to label your luggage. To find lost luggage, SNCF has a [e-Tiquette web page](#).

By train, luggage is your responsibility, even if you leave them in the special luggage part at the end of the compartment.

### **You are travelling by plane:**

First advice: Turn up before the departure time !!: at least one-hour prior for an internal flight, 2 to 3 hours prior for long flight as controls and procedures are lengthier in summer.

Att: the size and weight of the luggage are limited. Certain objects or products are forbidden.

**Make sure your passport and VISA conform to the requirement of the country you are travelling to.**



### **Overbooking is authorised**

The flight company can refuse to embark you following an overbooking. They will ask for volunteers who will accept to travel later on in exchange to some compensation.

If nobody volunteers and you are asked not to embark, you get the same rights as per a cancellation.

### **In case of cancellation**

You have special rights:

- The reimbursement of your flight within 7 days
- Or you can take another flight in the same conditions. The company must therefore reimburse you all the cost of food, communications, or even hotel fare and transport from airport to hotel. Make sure you keep all the invoices of those cost.

In both cases, you are entitled to a compensation:

- 250€ for flights less than 1.500 km (125€ if late < 2h)
- 400€ for flights between 1500 and 3.500 km (200€ if late < 3h)
- 400€ for flight above 3.500 km inside the EU (200€ if late < 4h)
- 600€ for flights above 3.500 km between the EU and a country outside the EU (300€ if late < 4h)

If you purchase your trip with certain credit cards (Visa Premier, Gold Mastercard...), you can also benefit some cancellation insurance under certain conditions.

### **If your plane is late?**

Unless certain unforeseen circumstances (weather conditions, security risk or strike), if your plane is late more than 3 hours, you have the same rights as per a cancellation in terms of compensation.

### **Loss, broken or late luggage during a flight: what to do?**

You can get compensation up to 1.330 €. You must be fast to make a declaration

- **If your luggage is damaged**, within 7 days of receiving your luggage.
- **If your luggage is late**, within 21 days. If you have purchased some products you could not do without, you can ask for them to be reimbursed (keep invoices).
- **If your luggage has been lost forever**, you can ask for the reimbursement. If you have not kept the invoices of all the content (who has !!) they can reimburse you using the weight of the luggage (around 20€ per kg).

To learn more check ruling Number [\(CE\) n°261/2004](#).



### **You travel by bus**

Turn up 30 minutes before departure. Think to label your luggage. Be careful : During change of buses, connections or customs checks, the luggage is your responsibility.

**In case of cancellation, overbooking or delay** of more than 2 hours, the company must propose you:

- The continuation of your journey under the same condition and best delay possible.

- The reimbursement of the ticket within 14 days

Furthermore, in case of cancellation or delay of more than 90 minutes for a trip of more than 3 hours, the company must offer you:

- Some refreshments or meals as long as they are easily accessible
- Accommodation as well as transport to get to it and back if necessary.

Delay is only for departure, not arrival.

### **Your luggage is damaged or lost due to an accident?**

Inform the company (registered letter alongside the bus ticket). The maximum amount cannot exceed 1.200€ per luggage.

To learn more check ruling [UE n°181/2011](#)

### **You are travelling by boat or ferry**

If you embark with your vehicle, check the size limit (don't forget the luggage on top of roof).  
Turn up:

- Between 30 and 60 minutes before departure if you are travelling on foot
- At least 1h30 before (2h in summer) if you take your car

Certain pets are admitted under certain conditions and with proper paperwork.

**In case of delay or cancellation** of more than 1h30, the company must offer you:

- The reimbursement of your ticket
- Another trip under the same condition and price as soon as possible.



In most cases, you can also get a meal and some drinks (depending on the delay) and an accommodation if necessary (limited to 3 nights and 80€/night).

If the boat/ferry is late by more than 1h on arrival, you can get a compensation between 25% to 50% of the cost of the ticket depending on the length of the delay and trip.

**You cannot get any compensation if the delay is due to extreme weather conditions or natural catastrophies.**

## What to do in case of lost luggage?

The company is responsible for damages that happened during the trip:

- For luggage in cabins: If it is the fault of the company. If the boat sink, it is presumed to be the fault of the company.
- For other luggage unless they can prove it is not their fault.

In any case, the compensation is limited to 2.800€ per passenger and for transport for luggage in the cabin; around 16.000€ per vehicle and for transport of luggage inside the vehicles; for all others, around 4.300€ per passenger and per transport..

To learn more check ruling number [\(CE\) n° 1177/2010](#)



## You are travelling by car

If you are travelling by car inside the EU, you can download the App "[À l'étranger](#)" which will give you the road security rulings of all other countries inside the EU. Make sure you have a European accident statement in your car.

### What to check when you are renting a car?

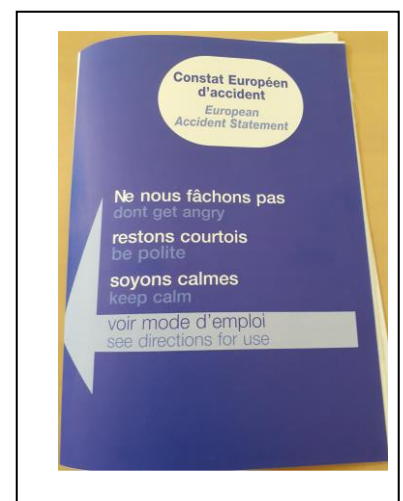
Make sure you read the contract before you sign, especially the conditions regarding the insurance (excess, is it fully comprehensive, breakdown cover, etc).

Be careful, most companies do not include protection for the driver so check that it is included in case of accident due to you.

Make sure you have unlimited km and that you are allowed to leave the country (if you need to). And check headlight conform to country.

The model that you booked is not available? The company has to propose you a model above the one you chose at no extra cost. If it is a lower model, the cost must be lower. If no model is satisfying, you can refuse and cancel the booking.

On return, they can be trouble. Try first to negotiate an amicable solution. If no response, you can send a registered letter with copies of contract, proofs and photos to get reimbursed the amount you think you should not have been charged.



For further advise contact the **Centre Européen des Consommateurs France**.

## Want to travel differently?

You can rent a camping car to individuals using **Wikicampers**.

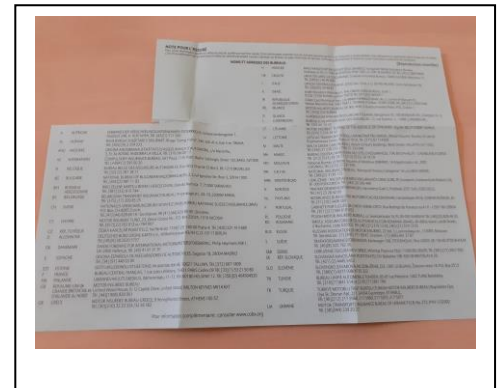
**Wikicampers** put you in touch with owners of camping cars who want to rent them out. There is also a blog full of advice, destination and news

Allianz insures all risk all the rental agreement between owners and individual of **Wikicampers**.

## EN ROUTE POUR L'AVENTURE!

### IMPORTANT

Whatever your mode of transport, read your guaranties and insurances before you go anywhere as well as exclusions, especially if you go by car. Check that your destination is listed on your green card (at the back-see photo) and make sure you have the breakdown number on you.



## 3 apps to travel safe !

1. You can download **Mon Allianz Mobile** to have information regarding your insurance contracts
2. Also, **ECC-Net Travel**, is a free app for the european center of consumers.
3. And finally **Allianz Safe Home** which informs you if your house has burn down or been burgled.



## Create your DMP by going online to: <https://www.dmp.fr/>

The Dossier Médical Partagé (DMP) is a numerical medical booklet which can be used by medical professional anywhere in France. They can then view what treatment you are on, allergies, what recent exams you had, etc. It is totally secured and very usfull if you have an accident or some medical issues while travelling in France. It entitles them to treat you quicker and better.

# PRODUCT OF THE MONTH

## TRAVEL INSURANCE

As we are full on Summer season, which means HOLIDAY! Here is all you need to know about travel insurance.

- 1) You are retired and covered via the S1:** The UK government will NOT cover you outside Europe, but you are covered inside Europe via the European Health Insurance card. It is a free card that gives you access to healthcare during a temporary stay in any of the 28 EU countries plus Iceland, Lichtenstein, Norway and Switzerland, under the same conditions and at the same cost (free in some countries and not in others) as people insured in that country. Cards are issued by your national health provider (Newcastle for UK) and you can apply for it online.

It is NOT an alternative to travel insurance as it does not cover costs such as return flights, repatriation, stolen property and it does not guarantee free service as each countries' healthcare system is different. What is free/covered in France might not be elsewhere. Bad news is: You are NOT covered outside Europe (see chapter 3 below for solution)
- 2) You are working in France and covered by the French system:** The same will apply inside Europe but you have to ask for the European Health Insurance Card to the French healthcare system and not to the one of your native country.

Good news is: You are covered outside Europe (everywhere in the world) as long as it is emergency treatment and you will have to pay the cost up front and then get reimbursed once you are back in France. You will be reimbursed only up to the amount the French healthcare system would have paid if you were in France. This is why it is important to take out travel insurance if you travel to countries where the health system is expensive (USA, Japan, etc)
- 3) The cover from your car insurance:** This will come as a surprise to you and this is why most French people don't actually bother with travel insurance. You are automatically covered everywhere in the world for health issues and repatriation via a majority of French car insurances as long as you are a French resident. It should be written on your contract under "Garantie Assistance". You don't need to be with your car so you can take the plane to Turkey and if you break your leg belly dancing, your French car insurance pays for your repatriation and health expenses. Do note that the insurance will only pay up to a certain amount. For instance, Allianz pays up to 7600 euro on top of what the French health system will pay. Check your contract to see what is the exact cover you get. And remember, if you are retired and covered by the S1, it will be 7600 euro in total as you will get nothing from the UK health system if you are outside Europe. 7600 euro is enough in countries like India or Morocco but it is nowhere near enough if you go to the States! In any case the repatriation is covered.
- 4) The cover from your house insurance:** You have private public liability with your house insurance. So, if you break anything abroad while on holiday, it is covered by your house insurance. Less the excess you have on your contract. In fact, it works everywhere, so if you visit some friends 'house and break their TV or else, your house insurance will cover that.
- 5) Debit/credit card:** With some Visa or Mastercard (especially Visa Premier), you get free travel insurance when you purchase your trip using this card. Check with your bank or go online on the website of your card to check.
- 6) Why take out travel insurance:** For the reason I stated above and especially if you are a UK pensioner and going to a country with expensive health system.



We have two types of travel insurance. One for all year round "Solution Multirisque Voyages Annuelle" and one for a one off trip.

**Solution Multirisque Voyages Annuelle** covers for :

- All your belongings (up to 1200€).
- Funeral cost up to 2 300€.
- Public liability
- Medical assistance and repatriation (as much as 150 000€ for medical).
- Cancellation up to 6500€ (excess of 30€)- Not Pandemic
- Emergency dental treatment up to 300€
- Search and rescue fees (up to 15 000€)
- Legal cover
- Lots more options

This cover costs **137.50€ for a person below 60 years old** and **231.25€ for a person above 60 years old**.

**The one-off travel insurance** It covers trip up to 3 months and the cost does not depends on age but the country where you are going to and how long. There is no health questionnaire! Why should someone unhealthy be deprived of a holiday!! For example, a trip to the USA for 3 weeks would cost around 178€ for 2 people. This would cover medical up to 150 000€, repatriation and luggage up to 1200€.

**Cancellation insurance:** This is a one-off insurance to cover the cancellation of your trip/holiday. Cost depends on how much is your trip! And this insurance must be taken within 24 hours of buying or booking your holiday.

**You must phone them before you undertake any medical expenses otherwise you take the risk of not being reimbursed.**

**Pre-existing conditions are covered but not medical treatment related to an operation you had 6 Months prior the trip.**

This is only a roundup of what I think you must look out for but if you want any more information on the complicated world of travel insurance or if you want a free quote and a list of all the options available, don't hesitate to contact me!

And we have a dedicated bilingual person to deal with claims!

## COVID 19 INFORMATION

Remember the 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 prove you got vaccinated.

Vaccination is now open to everybody above 12 years old. Go to your local pharmacie or visit the web site [www.doctolib.fr](http://www.doctolib.fr) to book an appointment.

The Departement where all the tourists go to are on the increase, especially the ones on the coast so please still follow the rules. You have to show proof of vaccination to go to certain places now so do check before you go anywhere.

You can find details new rules on: <https://www.gouvernement.fr/info-coronavirus>

### **Important numbers:**

As of 01/08/2021 there have been 111 916 deaths in France (85 402 in hospital), +18 in the last 24H. There have been 6 146 619 confirmed cases (+19 600 in the last 24H), 3 531 people being hospitalised (in the last 7 days), 586 of them in intensive care. And 41 673 008 people have been vaccinated. You can find all the information on this web site:

<https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

## AGENDA FOR JULY IN THE CHARENTE

**12<sup>th</sup> to 15<sup>th</sup>:** Confolens international festival of traditional dancing

**14<sup>th</sup>, 15<sup>th</sup> & 16<sup>th</sup>:** Fair villejesus

**24<sup>th</sup> to 29<sup>th</sup>:** Francophone festival in Angouleme- French film festival with loads of French stars you have never heard off!!

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

**28<sup>th</sup> & 29<sup>th</sup>:** Potery fair in Montbron

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

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

## THIS MONTH RECIPE

### Icelandic Marriage cake

#### Ingredients:

- 1 egg
- 1 cup of flour
- 1 cup of butter (room temperature so warm)
- 1 cup of oatmeal (porridge)
- 1/2 cup of brown sugar
- 1/2 cup of caster sugar
- 1 tsp of vanilla extract
- 1 tsp of baking soda
- $\frac{3}{4}$  cup of rhubarb jam

Preheat oven at 200°C.

In a mixing bowl, combine oatmeal, flour, sugars, baking soda. Cut in the butter with a pastry blender or your hand or spoon, then the egg and vanilla extract.

Make sure it is all well blended.

Butter in your cake/tart dish and press  $\frac{3}{4}$  of the dough into the bottom, then add the jam on top, spread evenly, then crumble the rest of the dough on top.

Bake 20 to 25 min until golden brown on top.



# LIVING IN FRANCE

## Canicule- Heat wave

We have not been experiencing any heat waves so far this year so this is more in hope than expectations!!!This is the worst summer in France I have known!!

**HEAT WAVE,  
VERY HIGH TEMPERATURES**  
TIPS TO HELP YOU COPE

Moisten your skin with water and use a fan

Make sure you eat enough

Keep your home cool: keep the shutters closed during the day

Avoid drinking alcohol

Keep in touch with friends and family

Avoid strenuous activities

**DRINK WATER REGULARLY**

**IF YOU FEEL UNWELL, DIAL 15**

For more information: 0 800 06 66 66 (free from a landline)  
[www.sante.gouv.fr/canicule](http://www.sante.gouv.fr/canicule) • [www.meteo.fr](http://www.meteo.fr) • #canicule



## **WHAT HAPPENED IN FRANCE IN JULY 2021**

**In general,** France is fighting against Russia to stop a Russian law which prevents Champagne bottles from carrying the name of Champagne on their label! Champagne has to be called Fizzy white wine and not Champagne in Russia. This will not do for us French people as you know, nothing compares to Champagne!!

**In Crime (and politics),** Our Justice minister Eric Dupond Moretti is being investigated for using his position as justice minister to intervene in some of his previous work cases (he worked as an attorney).

11 people have been sentenced between 4 and 6 Months of suspended prison sentences for online abuse toward a girl who was 16 years old at the time. She had posted critics to Islam online in response of being called a dirty lesbian and has since received more than 100 000 threat messages, had to drop from school and had 24 hours police protection.

**In sport:** The French rugby team has won a test match in Australia, first time since 1994. The Tour de France was won by Tadej Pogacar from Slovenia.

## **AGENCY NEWS**

Sorry for any delay in replying to email but this is due to some of the staff being on holiday!!

# PROFESSIONAL OF THE MONTH

**ARTISAN CENTRAL**

ARTISANS YOU CAN TRUST

## ARTISAN CENTRAL – DEFENCE AGAINST THE COWBOYS

### Online professional skills directory launched February 2017

[www.artisancentral.fr](http://www.artisancentral.fr)

How many times have we heard tales of friends or acquaintances who have fallen foul of cowboy builders, electricians, or plumbers? Most of us are familiar with the term ‘P&O Qualified’, which refers to the shady operators who suddenly sprout skills and qualifications on the ferry to France, but how can we avoid the costly mistake of letting them loose on our own homes? Recent research shows that 97% of people said they usually seek recommendations for tradespeople from friends and neighbours, but how can they be sure that the people they recommend are qualified to do the job, and are properly insured should anything should go wrong?

This is where a new online service, launched in February 2017, can come to the rescue. Developed by founder Mary Mills-Brown, Artisan Central ([www.artisancentral.fr](http://www.artisancentral.fr)) is a free-to-use consumer service, which fills the gap in the market for an online directory of pre-checked, highly skilled artisans working throughout France. A combination of pre-checks and customer reviews make Artisan Central the service that homeowners in France have needed for a long time, whilst enabling professional, appropriately qualified and insured artisans to promote their businesses and differentiate themselves from the cowboys. Members have an online profile which includes the information customers are often afraid to ask for and which cannot be included in standard magazine or online advertising.

Mary Mills-Brown moved to France with her husband in January 2012, and has over 30 years’ experience of working in professional roles where trust is of the essence, most recently, 17 years as a director of an international charity helping young people to start up in business. *“I am delighted to be able to offer a platform for exceptional artisans to stand out from the crowd, and look forward to connecting these skilled professionals with new customers across France.”*

#### Contacts:

<http://www.artisancentral.fr>

<http://www.facebook.com/artisancentral>

<https://twitter.com/ArtisanCentral>

Tel: 05 49 87 82 69

Email: [admin@artisancentral.fr](mailto:admin@artisancentral.fr)

# 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](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 Lesters" [Facebook page](#)

**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:** 09 74 75 36 46

**EDF helpline in English:** 09 69 36 63 83

**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!