



## **BH ASSURANCES AUGUST 2019 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.

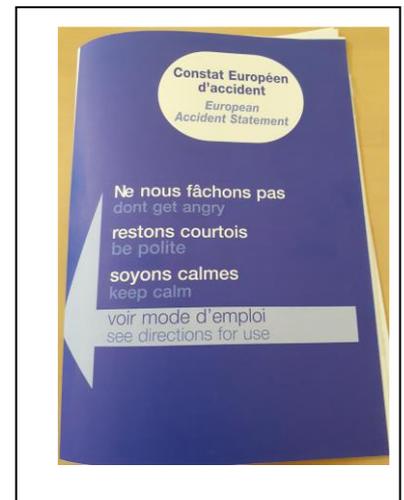
On return, they can be trouble. Try first to negotiate an amicable solution. If no response, you can send a registered letter with copies of contract, proofs and photos to get reimbursed the amount you think you should not have been charged.

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**.

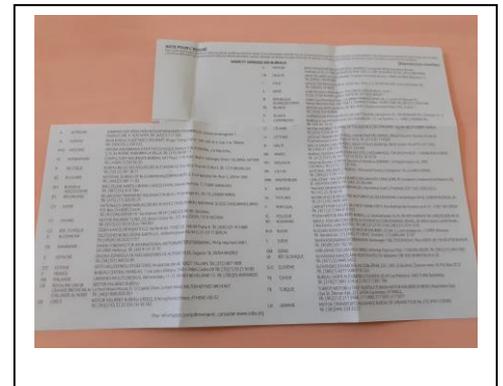
## EN ROUTE POUR L'AVENTURE!

### 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 usuffull if you have an accident or some medical issues while travelling in France. It entitles them to treat you quicker and better.

## **ARTICLES FROM ONE OF OUR CUSTOMERS**

### **USING EQUITY RELEASE TO PURCHASE A HOME BACK IN THE UK**

After almost 12 years of 'living our dream' retirement in France, we took the decision to return to the UK, to once again be closer to family.

Although aware that it would be near impossible to buy a comparable property for the sale price of our French home, it was more than a little disheartening to discover just what was available within our budget (as UK property prices have continued to soar since we left).

Having explored options that might enable us to buy a comfortable home, without using all of our savings (i.e. Shared Ownership or Lease for Life) we discovered that via Equity Release, we could borrow up to 42% of the purchase price of our new home, with the guarantee of never having to make any monthly payments (unless we chose to do so).

Discussing our experience with many friends, we found that we were not alone in having been unaware of the opportunities that Equity Release might offer, as illustrated below:

- Purchase Price of UK property - £180,000.
- Equity Release loan - £75,600 i.e. 42% of the purchase price (subject to age and state of health).
- Required Deposit - £104,400.

As you can see, the availability of Equity Release can provide a lot more choice and could allow greater flexibility, when selling in France.

My name is Brian Moore.

If you'd like to know more about the option of Equity Release, please contact me on

Tel: 0044 1386 423232

Email is [bwmooreco@gmail.com](mailto:bwmooreco@gmail.com)

Brian Moore & Co, 19 Merstow Green, Evesham, Worcs, WR11 4BD

## AGENCY NEWS

Isabelle Want is on holiday from the 29<sup>th</sup> of July to the 6<sup>th</sup> of August.

15<sup>th</sup> of August is a bank holiday so all our agencies are shut. This year the 15<sup>th</sup> of August is a Thursday, so French people will do a bridge ("le pont" in French) meaning they will take 1 day off: Friday to do a bridge to the weekend after the 15<sup>th</sup>! Now you know what French people mean when they say to you: Je fais le pont! I am doing the bridge!

Zara Brown is helping at the Ruffec office for the summer. She is 22 years old and will work party time. She speaks English:

*"My name is Zara Brown, I am 22 years old.*

*I have just obtained a degree in management at the IAE of La Rochelle. During my degree, I had the chance to do my work experience for the second year of my degree at BH Assurance.*

*It has allowed me to discover the world of insurance. It was a great experience for me, and I am thinking of doing this job after my studies. BH-Assurances has contacted me to work for the summer, I directly accepted. It is a chance for me to gain more experience and to be sure I want to do studies in insurance.*

*I'm actually working at BH-Assurances as a management collaborator for July and August. I'm in charge of the mails of the 3 agencies (La Rochefoucauld, chasseneuil-sur-bonnieure and Ruffec) everything that we receive that needs to put in the client's files (changing of address, mandat sepa). I also send any health bills to the company for the top-up insurance refunds."*



# WHAT HAPPENED IN FRANCE IN JULY 2019

**In general**, another heatwave has hit France and 70 departments are hit with water restriction. Those includes the Poitou Charentes and Limouzin. So no washing your car and watering your garden!!

**In crime**, a couple have forgotten their 1-year old baby in their car (left in the sun) for one hour. Sadly, the baby could not be saved, and the parents are awaiting trial. 121 women have been killed by their partners or ex-partners in 2018.

**In politics (and crime!!)**, our ecology minister François de Rugy has been found to have used parliamentary money to renovate a flat (14 000 euro for a dressing room!!) and some lavish dinner for friends!! 7 MPs and 8 senators have been found to have misused public money.

**In Sport**, USA has won the Women Football World cup which was held in France and Egan Bernal has won the Tour de France at the age of 22! The Columbian is the youngest winner of the tour de France since 1909!

## THIS MONTH RECIPE

### Marianna Pasta salad

Very summery recipe from Marianna, PA to our 2 bosses so very patient girl!!

Ingredients for 4 people:

- 500 g of Penne pasta
- 500g of cherry tomatoes
- 1 pack of mini mozzarella balls
- 20 black olives
- 1 tin of confit tomatoes
- 1 pack of pine nuts
- 1 quarter of Aoste ham (like Parma ham but French so better!!)
- 100g of salad leaf

Cook the pasta

Cut the confit tomatoes in small cubes

Cut in half the mini mozzarellas and cherry tomatoes

Fry the pin nut 5 min in a dry frying pan

Mix all the pasta, tomatoes and pine nuts together.

Spread over the mozzarella balls, olives, ham and salad leaf over it

Serve with vinagrette or pesto sauce



# LIVING IN FRANCE

## Canicule- Heat wave

We have been experiencing 2 heat waves so far this year so please follow the French government advice:

**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, DIAL15**

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



## AGENDA FOR AUGUST IN THE CHARENTE

Well, it is the summer in France so if you can't find anything to do, you have not looked!!

**2<sup>nd</sup> and 16<sup>th</sup>** : Paysant market in Chassagne in Villefagnan, Bio farming products 4pm to 10pm

**2<sup>nd</sup>** : Night market in Montbron

**3<sup>rd</sup>** : Star night in St Germain de Montbron and St Claud(Nuit des Etoiles) at the football stadium.

**3<sup>rd</sup>** : Horse racing in Luxé

**4<sup>th</sup>** : Show of Romains and Gauls chariots in Embourie [www.villa-gallo-romaine-embourie.com](http://www.villa-gallo-romaine-embourie.com)

**4<sup>th</sup>**: Air ballons show in Mainfonds

**11-12-13<sup>th</sup>**: Village fête in Aunac

**12<sup>th</sup> to 18<sup>th</sup>**: Confolens danse and music of the world festival [www.festivaldeconfolens.com](http://www.festivaldeconfolens.com)

**14<sup>th</sup> to 16<sup>th</sup>** : Village fête in Villejesus

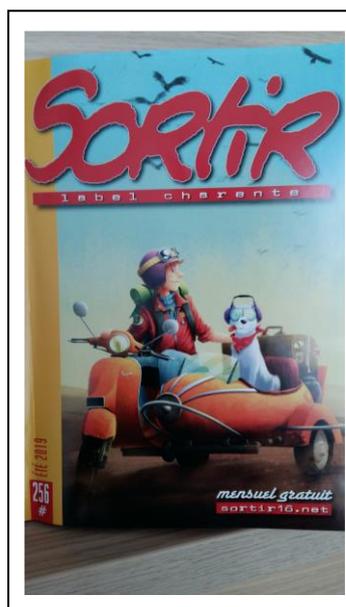
**20<sup>th</sup> to 26<sup>th</sup>** : French film festival in Angoulême [www.filmfrancophone.fr](http://www.filmfrancophone.fr)

**24<sup>th</sup> & 25<sup>st</sup>**: Potery festival in Montbron

**20<sup>th</sup> & 31<sup>st</sup>** : Annual fair in Barbezieux [www.foire-exposition-barbezieux.fr](http://www.foire-exposition-barbezieux.fr)

You can find the majority of this summer'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/>





Espace de travail & d'échanges  
à haute valeur conviviale!

## WHAT TO DO THIS SUMMER ?

**EVERY DAY (Tuesday-Friday 9.00-12.00 / 2.00-6.00, Saturday 9.00-12.00)**

- Internet access.
- English and French books.
- Coffee/English tea/cold drinks from 0,50€.
- Board games for all ages.

On demand - Chasseneuil guided tour with Ingrid, 2 hours/12€, booking required.

July the 27th : Smoothies making

July the 31st : English/French activities with Ingrid VINCENT : smoothies, cupcakes, origami, and books... from 2.30pm to 4.30pm -price 10€ - booking required

### **AUGUST**

August the 3rd : Smoothies making

August the 7th : English/French activities with Ingrid VINCENT : smoothies, cupcakes, origami, and books... from 2.30pm to 4.30pm -price 10€ - booking required

At 6.00pm, drinks and presentation of the association and activities that you can do in Chasseneuil.

**From the 11th to the 19th of August Tresors@partager is on holiday.**

August the 21st : English/French activities with Ingrid VINCENT : smoothies, cupcakes, origami, and books... from 2.30pm to 4.30pm -price 10€ - booking required

August the 22nd : Chasseneuil market

August the 28th : English/French activities with Ingrid VINCENT : smoothies, cupcakes, origami, and books... from 2.30pm to 4.30pm -price 10€ - booking required

August the 31st : Smoothies making

**Tresors@partager  
(City hall building/mairie)  
84 Avenue de la republique  
16260 Chasseneuil sur Bonnieure  
tel: 0953493610  
E-mail : tresorsapartager@gmail.com**

# PROFESSIONAL OF THE MONTH

## Moving with Confidence Déménager en Toute Confiance



Having spent several years, working in Immobilier in France with an Agency, as an agent, coach and subsequently an agent trainer, it became increasingly apparent that the property market in France is changing rapidly.

An explosion of private for sale websites and social media sites is the result of buyers and sellers needing a forum to complete a property transaction, without the need of, often costly, agency services. The private property market is booming, upwards of 40% sales being private transaction and many buyers and sellers want, naturally, to take advantage of it; to maximise the chance of selling, buy saving money on agency fees and have full control of advertising and communications between both parties.

While French nationals have always used the private sales market, albeit traditionally on a smaller scale using AV panels and advertising through their Notaire, there is an increasing number who now look online for properties, searching international websites and social media sites. Non-French nationals routinely search and filter properties online. Agencies certainly still have their place in the market, as some buyers still prefer to use their services and all nationalities of potential buyer often look at properties advertised with agencies, then try to find them advertised privately.

Knowing my background in Immobilier, increasingly, friends and acquaintances contacted me to help them understand various aspects of the property transaction process; be it a question about preparing an advertisement, to understanding a clause in the contract and everything in between, so I now offer this service professionally, to private sellers and buyers alike.

Hand in hand with the blooming private property market, the details which a seller needs to have, their obligations, transparency, along with the legally required diagnostic reports to effectively advertise and sell their property has increased enormously in recent years. While this shouldn't present a problem, having to amass those details and feel confident that you have all bases covered can feel a little daunting, so guidance may be required, to avoid pitfalls at any point throughout the sale.

For sellers, confidence in correct pricing (absolutely essential to be market competitive in price!); knowing where to advertise privately to obtain value for money and maximum diffusion of your advertisement for your type of property; providing a legally correct, full and clear picture of the property being sold, plus the local area, with unambiguous information,

from the time of placing the advertisement throughout all communications with potential buyers; knowing what to ask potential buyers; negotiating price and conditional clauses; plus understanding the process of sale and what needs to be provided to facilitate a sale, are all key points in ensuring a successful sale.

Buyers equally need to feel confident they understand the process; questions to ask sellers to obtain full information about what exactly is on offer and information about the local area; understanding the diagnostic reports for a property; how to make an offer with associated conditions; following through the process and what they expect to happen, or should be considering doing, at each step.

Providing a service for both parties, to facilitate private transactions, allows both sellers and buyers to take advantage of the increasing portion of the private property market, knowing they have the option of obtaining professional support and expert knowledge from the start of the process throughout, or at any point they feel they need it.

My ultimate goal is to give sellers and buyers the professional support and confidence they need to effectively use the private property market, saving money and maximising their opportunities of selling or buying.

Company Name

Tel 0033 (0) 689 28 36 51 :

Email English : [movingwithconfidence16@gmail.com](mailto:movingwithconfidence16@gmail.com) :

Email French : [demenagerentouteconfiance@gmail.com](mailto:demenagerentouteconfiance@gmail.com)

Siren : 535 119 085

# 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 3 offices based in the Charente:**

22 rue Jean Jaures

16700 Ruffec

Tel:+33(0)5 45 31 01 61

Fax:+33(0)5 45 29 68 55

10 Bd du 8 mai 1945

16 110 LA ROCHEFOUCAULD

Tél: +33(0)5 45 63 54 31

Fax: +33(0)5 45 62 19 79

102 Avenue de la Republique

16260 Chasseneuil sur Bonnieure

Tel:+33(0)5 45 39 51 47

Fax:+33(0)5 45 22 55 54



**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

**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@agents.allianz.fr](mailto:la-rochefoucauld@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!