



BH ASSURANCES JULY 2021 NEWSLETTER

Summary:

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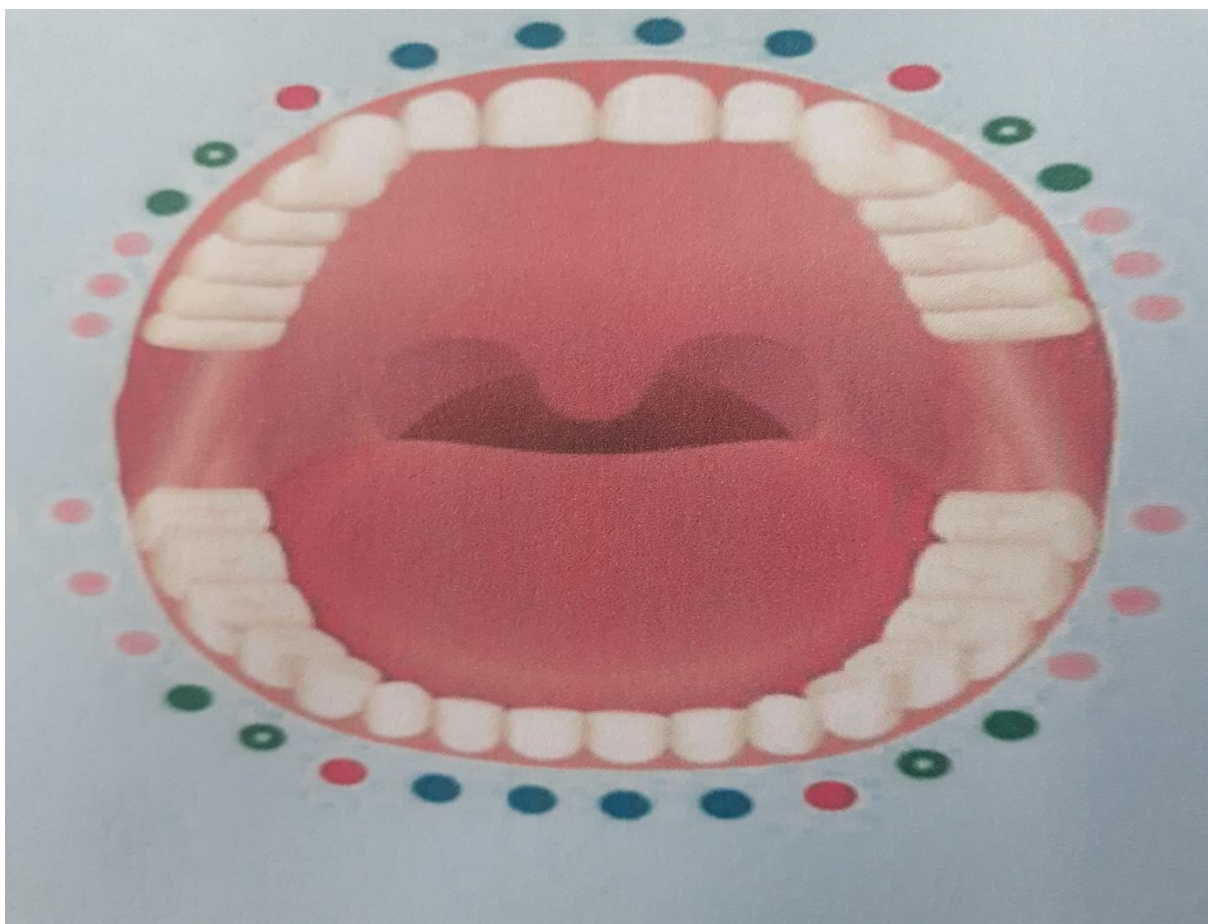
Page 15: Useful information and contact details

ARTICLES OF THE MONTH

UNDERSTANDING 100% SANTE FOR TEETH

The new reform 100 % Santé gives you access to a large range of dental treatment including a large choice of crowns, bridges, and dentures, fully reimbursed:

- Crowns in ceramic-metal and fully ceramic for teeth that are visible.
- Metallic crown for all the other teeth.
- Replacement of bridges céramo-métalliques for replacement of incisors teeth & canines.
- Metallic bridges for all other teeth.
- Resin dentures (removable prosthesis) for all or part of the teeth.
- The repairs and change of elements in the dentures.



The teeth in light pink and green (teeth called 1st & 2nd premolar, 1st & 2nd molar & wisdom teeth) are what is called non-visible teeth so crowns in metal.

Visible teeth are in red and blue (front teeth called central incisors, canines & lateral incisors)

The 100 % Santé is available with all dentists.

Your dentist will propose a quote showing the treatment and cost with precise description.

Every act is mentioned in the quote and refers to a type of treatments defined in the new law 100 % Santé.

It exists 3 types of treatments for prostheses:

1. le **panier 100 % Santé**: Crowns, bridges and dentures are fully reimbursed as long as you have a top up that includes the 100% santé cover. With us-Allianz, only Hospital only cover, or ECO cover do not include it. The top up contract which includes the 100% santé are called « contrat responsable ».
2. le **panier aux tarifs maîtrisés**: This is medium price so for a crown for instance, it would be 371 euro left to be paid by you and top up instead of 694 for the one below. So, crown is not fully ceramic but has metal in it.
3. le **panier aux tarifs libres**: High price and of course according to dentist better quality or better looking so mostly fully ceramic.

Obligatory quote:

Since 1st of January 2020, all the dentists must include systematically in their quote the 100% santé treatment when it is possible. In fact, you must get at least two quotes and one of them must include the 100% santé.

The quote shows the treatment plan and the material used.

If he proposes some treatment or acts which leave you an amount to pay yourself (reste à charge or montant non remboursé) after the reimbursement done by CPAM, he must also do a quote 100% santé so nothing for you to pay or if not possible with moderate costs (panier aux tarifs maîtrisés showed above).

I went to the dentist and my husband needed a crown on tooth 15 which is pre-molar. They gave us a quote. Guess what! They did not give him a quote 100% santé. So, I politely inquired, and the secretary told me 100% santé do not apply for those teeth!! I insisted and then she said yes but it is a metal crown. Ah! So, you do it but do not quote it!! Which is illegal. Note that the French government is lenient now but if they carry on not playing fair, it will be a fine of 1 500 euro per patients!! Please note that the majority of dentist do play fair.

Below is the first page of the quote which explains the type of materials, type of treatments (between the 3 I explained above).

| Légende explicative du devis : | | | | |
|---|-------|--|---|---|
| * HN Hors Nomenclature, acte non décrit dans la nomenclature en vigueur | | | | |
| *** Les montants remboursés et non remboursés du régime obligatoire sont informatifs, la prise en charge définitive est définie à la date de réalisation de l'acte. | | | | |
| .. MATERIALS Matériaux et normes | 1 | Alliage précieux NF EN ISO 22674 2016 | 2 | Alliage non précieux ISO 22674 2016 |
| | 4 | Céramique céramométallique NF EN ISO 6872 2015 | 5 | Polymères de base NF EN ISO 20795:1:2013 |
| | 3 | Céramo-céramique NF EN ISO 9593 2016 | 6 | Dents artificielles NF EN ISO 22112 2017 |
| 3 types of treatments **** Paniers | Codes | Libellés | Conditions tarifaires | Prise en charge complémentaire |
| | 1 | 100% Santé | soumis à honoraire limites de facturation | sans reste à charge, si le patient bénéficie d'un contrat dit responsable |
| | 2 | Modéré | soumis à honoraire limites de facturation | selon le contrat du patient |
| | 3 | Libre | honoraires libres | selon le contrat du patient |
| Panier CSS | 4 | CSS | soumis à honoraire limites de facturation | pour les assurés bénéficiaires de la Complémentaire Santé Solidaire (CSS) |

The quote shows the teeth number which in this case is 1st premolar, the type of treatment 3 which is free pricing for the dentist!! The materials, etc. You can see the total amount, the amount set by cpam, amount reimbursed by Cpm and what is left for me to pay!!

Identification du patient
Nom et prénom : [REDACTED]
Date de naissance : [REDACTED]
N° de sécurité sociale de l'assuré : [REDACTED]

Traitement proposé - Description précise et détaillée des actes

| N° | N° dent ou Localisation | Cotation CCAM, NGAP ou acte HV (*) | Nature de l'acte | Matériaux utilisés (**) | Panier (***) | Honoraires limite de facturation | Honoraires dont prix de vente du dispositif médical | Base de remboursement Assurance Maladie obligatoire | Montant remboursé Assurance Maladie obligatoire (***) | Montant non remboursé Assurance Maladie obligatoire |
|-------------------------------|-------------------------|------------------------------------|----------------------|-------------------------|--------------|----------------------------------|---|---|---|---|
| 1 | Teeth Number 16 | HBLD245 | Inlay Core/RAC Libre | 2; | 3 | 230.00 | 230.00 | 90.00 | 63.00 | 167.00 |
| 2 | free token | HBLD486 | Provisoire RAC Libre | 5; | 3 | 60.00 | 60.00 | 10.00 | 7.00 | 53.00 |
| 3 | | HBLD734 | C Ceram-Métal | 4; | 3 | 550.00 | 550.00 | 107.50 | 75.25 | 474.75 |
| Total € (des actes envisagés) | | | | | | 840.00 | 207.50 | 145.25 | 694.75 | |

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Handwritten notes:
- "Retained used" and "type of treatment" written above the table.
- "total Amount" written below the total row.
- "Amount paid by CARM" written below the total row.
- "Amount paid by CARM" written below the total row.

Traitement proposé - Description précise et détaillée des actes

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|-------------------------------|-------------------------|------------------------------------|----------------------|-------------------------|--------------|----------------------------------|---|---|---|---|
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Page 2/3

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The second quote was included but the secretary did not mention it and surprise, the total amount and type of treatment (which in this case is medium-between 100% santé and free price) is not on it!! I guess it made it harder for me to realise it is cheaper!!

Actes sans reste à charge

Second quote which is Redman Price

| N° | N° dent ou Localisation | Cotation CCAM, NGAP ou acte HN (*) | Nature de l'acte | Matériaux utilisés (**) | Honoraires limite de facturation | Honoraires dont prix de vente du dispositif médical | Base de remboursement Assurance Maladie obligatoire | Montant remboursé Assurance Maladie obligatoire (***) | Montant non remboursé Assurance Maladie obligatoire | Réalisé par votre praticien |
|----|-------------------------|------------------------------------|-----------------------------|-------------------------|----------------------------------|---|---|---|---|-----------------------------|
| 1 | 16 | HBLD090 | Inlay Core/RAC 0 | 2: | 175.00 | 175.00 | 90.00 | 63.00 | 112.00 | Oui |
| 2 | 16 | HBLD490 | Provisoire RAC 0 | 5: | 60.00 | 60.00 | 10.00 | 7.00 | 53.00 | Oui |
| 3 | 16 | HBLD038 | Couronne toute coulée acier | 2: | 290.00 | 290.00 | 120.00 | 84.00 | 206.00 | Oui |
| | | | | | | | | | | |
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What is left to pay

General things to know about dentists in France:

Do not wait to have tooth ache to register with a dentist. Do it now and even before you get your carte vitale. Most of them have a waiting list of 6 Months or more and some even refuse to get you on the waiting list!!

The dentist must inform the patient of the treatment included in the 100% santé but he is not obliged to do the treatment. In this case he must refer you to one of his colleagues.

Do insist for the 100% santé. Especially if you are on a budget!! I have a metal crown on my premolar, and I can live with it, and nobody has noticed.



Please do visit your dentist at least once a year as it has been proven that bad teeth are a cause to heart problems!! Bacteria go into your blood stream and affect your heart.

When you need to have heart surgery, it is now an obligation to visit the dentist before the operation.

Please feel free to contact me for a quote for a top up insurance. Note that the law has changed now, and we can cancel your existing top up contract at anytime as long as you have had the contract for at least one year so please do not hesitate and contact me for a quote. You probably have a contract with extra level of cover for teeth where now it is not necessary as 100% is enough so you could have a cheaper contract! Plus, with Allianz, you can choose better cover for hospital while staying on low level for teeth or glasses, etc. Most companies have level 1, 2, 3 etc. so if you want best cover for hospital, you have no choice but have best cover for all the rest as well.

Conclusion: The new law is fantastic and means you can get treatment covered fully by your top up as long as you have the proper contract (Contrat Responsable). But you need to know the law before you visit your dentist!! Now you do!!

PRODUCT OF THE MONTH

Allianz Health top up

Now that you know we are the best with top up, let me introduce you to the Allianz top up. Like any other top up, premium is simply based on age, level of cover and postal address. Yes, for some reason, it is more expensive if you live in Paris or Bordeaux compared to Angoulême!!

There is no health questionnaire. You get a Tiers payant card (piece of paper in fact) that proves you are insured. You can check your reimbursement, send quotes and bills and reprint your card directly from your Allianz customer account.

I have on the spreadsheet below detailed 5 types of cover and premium for someone born in 1953 so 68 years old. This example includes a 10% discount as a customer (meaning this person already has another contrat with us, either car or house, etc).

HOSPITAL ONLY COVER

What does it cover: This cover is quite good in regards to hospitals as it is 400% cover and also up to 150 euro per day for an individual room. In France, you either share the room with someone else or you can choose to be on your own like an hotel room (with your own bathroom). Note that the cover does not guarantee you will be able to get the room, it simply covers the cost if you can get one. Usually, you can always get one in a private hospital (Clinique).

It also covers things outside the hospital such as ambulance, x-rays, scans and blood test.

What it does not cover: Well, mostly it does not cover things outside hospitalisation such as dentists, opticians, glasses, GPs, consultants, medicines, physios. However, do note that you are covered a certain percentage of the cost by CPAM (French health system) for those. For instance, the GP visit is covered 70% (GP visit cost 25 euro).

ECO COVER

What does it cover: This cover is the basic cover at pretty much everything at 100% of the CPAM set price. It is the cheapest basic cover as it does not include the 100% santé reform.

What it does not cover: Well, it does not cover surcharges, medicines that are only reimbursed 15 and 30% by CPAM and other perks such as individual room, alternative medicine, etc. Also, it might not be enough cover to reimburse fully your glasses and teeth treatment if these are complicated. It also does not include the new reform of 100% santé so if you want hearing aid, glasses or crowns covered by the new reform, do not choose this cover.

CONFORT COVER

What does it cover: This cover is the basic cover at pretty much everything at 100% of the CPAM set price and also include the 100% santé reform so covers hearing aid, crowns and glasses.

What it does not cover: Well, it does not cover surcharges. Also, it might not be enough cover to reimburse fully your glasses and teeth treatment if these are complicated and above the new level of cover set by the French government via the 100% santé reform. It does include the 100% santé reform.

SERENITE HOSPITAL COVER

What does it cover: This cover is the best cover for hospital and also up to 125 euro per day for an individual room and 100% for the rest plus some perks.

What it does not cover: Surcharges made by consultants and specialist (for consultations). Also, it might not be enough cover to reimburse fully your glasses and teeth treatment if those are complicated and above the new level of cover set by the French government via the 100% santé reform.

GOLD COVER

What does it cover: This cover is the best cover for hospital and everything else.

What it does not cover: Not much really!! Although you still might have to pay surcharges on tooth implants.

FAQ:

When does the cover start: Straight away.

What about pre-existing conditions: There is no health questionnaire, so they are covered.

Can I upgrade or downgrade the level: Not the first year but any time after that yes.

Does the top up cover me abroad: Only if CPAM does. It is a top up not a private health insurance.

How do I cancel it: On the anniversary date each year or if you leave France, we need proof of address abroad. Or now with new law at any time once the first year has passed.

If you already have a top up but not with us, we will do the cancellation for you, so you have nothing to do.

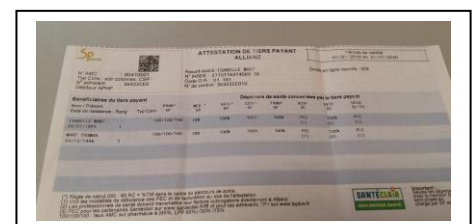
How does it work:

When you have your carte vitale: When you visit your GP or other medical professionals, you first give them your carte vitale and then you pay. The reimbursement is then automatically done by CPAM and Allianz is linked with CPAM by the “télétransmission” so the top up from Allianz follows within 10 days of CPAM reimbursement.

Tiers payant card: That is your top up card. This card does not show your level of cover. It simply proves that you have a top up and gives information to the medical profession in

case of a “prise en charge”- this is when the top up pays instead of you.

You can download it from your Allianz customer account.



| | | | | | |
|--|---------------------------|-----------------|---|---|---|
| This quote is presented by Allianz via BH Assurances. The guarantees include the reimbursement paid by the Social Security. | Someone born in 1953 | | | | |
| | HOSPI | ECO | CONFORT | SERENITE | GOLD |
| Hospitalisation | Level 1 Strengthen | Level 1 | Level 1 | Level 1 Strengthen | Level 4 Strengthen |
| Contribution to hospital accommodation expenses (forfait journalier) | Real costs | Real costs | Real costs | Real costs | Real costs |
| FEES | | | | | |
| Flat-rate contribution | Real costs | Real costs | Real costs | Real costs | Real costs |
| Medical and Surgical fees | | | | | |
| - Doctor part of the approved convention | 400% | 100% | 100% | 400% | 400% |
| - Doctor not part of the approved convention | 200% | 100% | 100% | 200% | 200% |
| Cost of stay in hospital (surgery, psychiatric, maternity.... Wards) | | | | | |
| Daily hospital charge | 400% | 100% | 100% | 400% | 400% |
| Private room (per day) included day-in surgery | 125 € / Day | | 30€ / Day | 125 € / Day | 125€ / Day |
| Patient Transportation | 400% | 100% | 100% | 400% | 400% |
| Surgical procedures as an outpatient | | | | | |
| - Doctor part of the approved convention | 400% | 100% | 100% | 400% | 400% |
| - Doctor not part of the approved convention | 200% | 100% | 100% | 200% | 200% |
| Cost through accompanying the patient (limited to 20 days per hospitalisation) | 40 € / Day | | 10€ / Day | 40 € / Day | 40 € / Day |
| TV/telephone/WIFI (limited to 20 days per hospitalisation) | 5 € / Day | | | 5 € / Day | 5 € / Day |
| Treatment or Procedure | | Level 1 | Level 1 | Level 1 | Level 4 |
| Radiology, medical procedures, blood test (Doctor not part of the approved convention) | 100% | 100% | 100% | 100% | 200% |
| Radiology, medical procedures, blood test (Doctor part of the approved convention) | 100% | 100% | 100% | 100% | 220% |
| GP and specialists consultations (Doctor not part of the approved convention) | | 100% | 100% | 100% | 200% |
| GP and specialists consultations (Doctor part of the approved convention) | | 100% | 100% | 100% | 220% |
| Medical auxiliaries and diagnostic tests | 100% | 100% | 100% | 100% | 200% |
| Ambulance (Outside hospitalisation) | 100% | 100% | 100% | 100% | 200% |
| Vaccination | | 100% | 100% | Real costs | Real costs |
| All supplies and devices reimbursable by social security (Orthopedics...) excluding optical and auditory. | | 100% | 100% | 100% | 200% |
| SPA therapies covered by the Statutory Scheme | | 100% | 100% | 100% | 200 % + 200€ |
| Medicines reimbursed by the SS at 65% | | 100% | 100% | 100% | 100% |
| Medicines reimbursed by the SS at 35% or 15% | | | 100% | 100% | 100% |
| Complementary (alternative) medicines not reimbursed by SS | NO | NO | YES | YES | YES |
| Medically-prescribed medicines | - | | 50 € | 50 € | 70 € |
| Alternative treatment: Etiopathy, nutritionist, acupuncture, osteopathy, chiropody, pedicure, psychologist, homeopathy, ergotherapist, physiotherapy, cryotherapy) | - | | 100 € | 100 € | 100 € |
| Tests, radiology, ultrasound (ex: amniocentesis) | - | | 50 € | 50 € | 50 € |
| Prescribed sports / health application subscription/connected devices (bracelet, tensiometer, glucometer) | - | | 30 € | 30 € | 30 € |
| Prescribed vaccination | - | | Real costs | Real costs | Real costs |
| Optical** | Not Applicable | Level 0 | Level 1 | Level 1 | Level 4 |
| (**) Maximum reimbursement in the limit of one optical equipment (lenses + frame) : | | | | | |
| Equipment 100 % Health scheme (class A) | | | | | |
| Lenses from class A | - | 100% | Real costs | Real costs | Real costs |
| Frame from class A | - | 100% | Real costs | Real costs | Real costs |
| Equipment from class B (outside the 100% health scheme) | | | | | |
| Frame | - | 100% | 30 € | 30 € | 60 € |
| "Simple correction" lense (price is per lense) | - | 100% | 35 € | 35 € | 95 € |
| "Complex or very complex correction" lense (price is per lense) | - | 100% | 85 € | 85 € | 120 € |
| Contact Lenses (approved or refused by the SS) | - | 100% | 100 € | 100 € | 250 € |
| Adjustment service | - | 100% | 100% | 100% | 100% |
| Advantage "Santclair partner" Bonus per year of insurance for lenses | - | | 25 € | 25 € | 25 € |
| Cover limit (outside the 100% health scheme) per insured person and per year of insurance for the optical equipment and contact lenses (included Santclair bonus) | - | | 300 € | 300 € | 450 € |
| Surgery to correct myopia, astigmatism, hyperopia and implant for the cataract : lump sum per eye | - | | - | | 150 € |
| Hearing Aids | Not Applicable | Level 0 | Level 1 | Level 1 | Level 4 |
| Maximum reimbursement cover for one device per ear every 4 years. | | | | | |
| Equipment 100 % health scheme (class I) | - | 100% | Real costs | Real costs | Real costs |
| Device from class II (outside the 100 % Health Scheme) | - | 100% | 1 € | 1 € | 400 € |
| Batteries | - | 100% | 100% | 100% | 200% |
| Advantage "Santclair Partner bonus" on the device from class II (from the 01/01/2021) | - | | Real costs within the Limited Sale Price of the class I | Real costs within the Limited Sale Price of the class I | Real costs within the Limited Sale Price of the class I |
| Dental | Not Applicable | Level 0 | Level 1 | Level 1 | Level 4 |
| Treatment and protheses (crowns) from the 100 % health scheme | - | 100% | Real costs | Real costs | Real costs |
| Treatment | - | 100% | 100% | 100% | 200% |
| Protheses such as crowns | - | 100% | 125% | 125% | 250% |
| Orthodontics covered by the Social Security : | | | | | |
| - Treatment per semester | - | 100% | 100% | 100% | 300 € |
| - Retention : maximum reimbursement per year of insurance | - | 100% | 100% | 100% | 150 € |
| Dental care not reimbursed by SS | | | | | |
| Implant, Periodontic, Orthodontia and other dental dentures | - | | - | | 300 € |
| 1 implant from our "Santclair dentist" per insured and per year of insurance | - | | - | | 1 200 € |
| Monthly premium | 40,66 € | 48,51 € | 68,32 € | 76,83 € | 128,40 € |
| Annual premium | 487,89 € | 582,14 € | 819,88 € | 921,97 € | 1 540,77 € |

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 go out.

Vaccination is now open to everybody above 12 years old. Go to your local pharmacie or visit the web site www.doctolib.fr to book an appointment.

The curfew is over!! And night clubs can re-open from the 9th of July but you can only enter with a proof of vaccination or a negative test.

All those measures are subject to the situation of each department. If the number of cases per 100 000 inhabitants goes over 400, the Department goes back to its previous stage. You can find details new rules on: <https://www.gouvernement.fr/info-coronavirus>

Important numbers:

As of 29/06/2021 there have been 111 086 deaths in France (84 613 in hospital), +28 in the last 24H. There have been 5 772 844 confirmed cases (+2 314 in the last 24H), 875 people being hospitalised (in the last 7 days), 200 of them in intensive care. And 33 533 728 people have been vaccinated. You can find all the information on this web site: <https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

AGENCY NEWS

All our agencies will be shut on Wednesday the 14th of July as it is a bank holiday.

Isabelle Want will be on holiday from the 10th of July to the 2nd of August!! Summer holiday!!

Needless to say that the August newsletter will be late and light!!

Our 2 days seminar was great as nobody got badly injured!! It consisted more on a series of team bonding excersises which includes an assault course, archery, finding a treasure and a electric bike ride around Cap Ferret. Sunset was great and we got to say goodbye to Annick who has now retired.



AGENDA FOR JULY IN THE CHARENTE

30th of June to 27th of July: Summer sales- second big discount for the year.

2-3rd: Wine feast of St Sornin

14th: Bastille day and bank holiday, expect fireworks everywhere

17-18th: Medieval feast in La Rochefoucauld

27th: Rouillac Monthly big fair

You can find the majority of 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

Conchiglioni, spinach, ricotta and salmon

Ingredients for 3 persons:

- 21 big conchiglioni pasta!
- 3 slices of smoked salmon
- 250g of fresh spinach
- 1 shallot
- 1 pot of ricotta cheese
- 50 g of Gruyere cheese (not cheddar!!)
- 3 soup spoons of parmesan
- Fennel seeds
- Olive oil
- 3 Soup spoons of cream
- Salt and pepper



Peel and slice the shallot finely, fry it in olive oil until brown, then add the spinach. Let it cook a few minutes and put aside.

Cook the pasta (don't over cook them so al dente) in salted water and put them under cold water and drain them.

Preheat oven at 200°C.

Chop the spinach and put it in a mixing bowl and add the ricotta, parmesan, anise (finely sliced) and mix well. Cut the salmon in small cubes and add them to the mixture.

Stuff each pasta with this mixture and place them in a baking dish. Sprinkle the Gruyere cheese on top and put in the preheated oven for 10 Minutes.

LIVING IN FRANCE

SPORT TOURISM IN THE CHARENTE

As it is July and the weather is great, why not make the most of our wonderful department and try some rambling, climbing, archery, horse riding, sailing, paddle, mountain biking or canoeing!!

There is a special site <https://sportsdenature16.lacharente.fr/presentation> introducing the variety of sports available in the Charente and where you can do them.

You can also buy a book called **Tour VTT de la Charente** who have all the trails for mountain biking in the Charente . Web site is www.vtopo.fr . This book is available for purchase in most tourist offices and supermarkets of the Charente.

Kayaking or Canoeing is very popular in the Charente with more than 71 000 boats on hire!! You can do it on the Charente, Touvre, Vienne, Dronne and Tardoire rivers all over the Charente from 5 euro for half an hour to 35 euro for the day.

Rambling is fun but to avoid people getting lost there is an app called Loopi which shows the itineraries with gps tracking. Should work all over France, not just in the Charente!!

Here is a list of websites that can help you enjoy your holiday in the Charentes:

<https://www.infiniment-charentes.com/>

<https://charentestourisme.com/>

<https://www.sudcharentetourisme.fr/>

<https://www.tourisme-charentelimousine.fr/>

<https://www.angouleme-tourisme.com/fr#/>

<https://www.ruffecois-tourisme.com/>

<https://www.tourism-cognac.com/>

<https://www.saintes-tourisme.fr/>

<https://www.leboat.fr/croisiere-fluviale/france/charente>

<https://www.routes-touristiques.com/tourisme/visiter-nos-regions/poitou-charentes/charente/>

<https://www.charente-limousine.fr/index.php/fr/economie/tourisme>

WHAT HAPPENED IN FRANCE IN JUNE 2021

In general, Paris will now have a Police Municipale whose role will be to fine people for parking illegally but also urinating in the street, throwing rubbish on the floor or don't pick up their dog poos!! They won't be armed but will have a bullet proof vest. Until now only the Police Nationale was in charge of doing this!!

The emergency numbers 18, 17 and 15 had stopped working on the 2nd of June from 6pm to midnight due to a breakdown of the system managed by Orange causing 4 deaths including a 28 Month baby!

The Department and regional elections have set a new record for people not turning up to vote!! 2 out of 3 of voters (15 million out of 47.7 million registered voters) did not turn up in the first round. It did not improve in the second round with 65.7% of voters not turning up. Not surprising when you know that I turn up to vote for the Department only to find out I was also voting for the Region!! French people were not really interested!! Me included! In general, the same people have been voted in, so France is split between left and right with no victories for either the far right, far left nor the party of our President.

An illegal Rave party with more than 1 500 people has been taking place in Britany. The participants have been displaced by the Police and some people were arrested following some clashes with the police.

A building has collapse in Bordeaux injuring 3 people, one seriously. The building was being renovated.

A series of freak weather phenomenon has occurred this June including hailstorms, flooding and tornadoes. Thankfully not all in our area but please note that we are trying to cope with all the claims as best we can.

Lesbian Women can now access Medically assisted Pregnancy legally in France.

In Crime, a woman was thrown out of her 8th floor window in Colmar by her ex-husband who was not allowed to visit her. She died and is now the 48th female victim of their partner this year, husband or ex!!

Our President has been smacked in the face by a man who is from the far right and fan of the Middle Ages. He shouted Montjean St Denis when he smacked him which is the rally cry of the old monarchist Medieval France!! He got 4 Month Prison sentence. Quite lucky as it could have been a medieval punishment instead!! Afterall he is a fan of this period so he would have deserved it!!

In sport: Toulouse has won the French top 14 Rugby championship.

PROFESSIONAL OF THE MONTH

Mamie's Bar

Situated in the central place in Montemboeuf (16310).

Previously Chez Mamie.

Beers - Cider - Wine - Spirits - Coffee and soft drinks without alcohol
- crisps and similar snacks –

If the sign is marked open and the door is open you are more than welcome...

Unfortunately cash only –



| | |
|----------|-----------|
| Lundi | 16h - 21h |
| Mardi | 16h - 21h |
| Mercredi | 8h - 21h |
| Jeudi | 12h - 21h |
| Vendredi | 12h - 21h |
| Samedi | 8h - 21h |
| Dimanche | 8h - 21h |

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



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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

Email Chasseneuil sur Bonnieure : chasseneuil-sur-bonnieure@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Email Roumazières-Loubert: 4001781@agents.allianz.fr

Facebook page: "Allianz Jacques Boulesteix and Romain Lesterps"

Web site : 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/ 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!