



BH ASSURANCES JULY 2020 NEWSLETTER

Summary:

Page 2, 3 & 4: Isabelle Want 's article of the Month

Page 5: Product of the Month

Page 6: Living in France & This Month recipe

Page 7: Agenda for July & Agency news

Page 8 & 9: What happened in France in June & Brexit news

Page 10: Covid 19 information

Page 11: Professional of the Month

Page 12: Some French vocabulary

Page 13: Useful information and contact details

ARTICLES OF THE MONTH

Allianz Parrainage program

This program rewards you when you recommend us to your friends or family. Basically, if someone comes to us and does an Allianz contract with us thanks to you, you get rewarded!

The rewards come as Stars that you can either accumulate (over 2 years) or exchange straight away for presents.

If we do a contract with one of the people you recommended to us (and they have told us they come from you!!) you will get credited with between 25 and 50 stars.

Examples of presents that you can receive are a magnum of Champagne for 70 stars, a tablet Acer for 112 stars, a Hoover of 1000W for 50 stars or even a bottle of red wine for 25 stars. The list is quite extensive and covers all sorts of products from cooking to multimedia! See below.

You can access your stars from your Allianz customer account (see last Months Newsletter), then go on to "advantages" and "parrainage".

So, if you are happy with us and think other people would be as well, then please send me their details so I can contact them on your behalf. Please do tell them I will be contacting them. Or simply give them my details but please make sure they let me know they come from you!

Quelques exemples de cadeaux... (selon la disponibilité)

Faites votre choix, et trouvez encore plus de cadeaux sur www.allianz.fr
1 parrainage réalisé = 25 étoiles minimum



88 ★ **Multimédia**
Tablette tactile k Works

Écran capacif Multi-Touch 8" / Processeur Blackchip A13 + Mali 400MHz à 1 GHz / Mémoire interne 4 Go / Wi-Fi 802.11 b/g/n



Electroménager
Machine à café Magimix **129 ★**

Espresso à capsule (Pression 19 bar) / Ultra-Compacte aux multiples fonctionnalités / Ritroclatage - Fournie avec 16 capsules.



Electroménager
Mixeur Blender Kenwood **40 ★**

Mixeur blender Kenwood BL370



Multimédia
Caméscope Sony HDR PJ220 **282 ★**

Haute définition (AVCHD 1080p), Vidéo progressive 13 kframes intégrés, Capteur CMOS Haute Sensibilité, 8.9 MP (Photo), Écran LCD de 6,7 cm

Electroménager
Fer vapeur Calor **40 ★**

Fonction pressing 95 g/min, Système Easy cord, Semelle Ultralight Diffusion, Auto-nettoyage



199 ★ **Multimédia**
Casque Beats Solo

Casque arceau supra-aural / Fonction ControlTalk intégrée / Isolation phonique - Haut parleurs pleurés en tissu / Étui de transport rigide - Plastique



Electroménager
Grille pain Electrolux **47 ★**

Grille-pain 1 fente / 6 niveaux de brunissage / Support viennoiserie / Décongélant et maintien au chaud



Multimédia
Appareil photo Nikon Coolpix **59 ★**

Objetif compact à piles AA, Capteur CCD de 16 Mpixels - Écran LCD de 6,7 cm, Zoom optique 5x 26-130 mm grand angle, Vidéo HD 720p



Electroménager
Aspirateur à main Electrolux **44 ★**

3,6 Volts - Autonomie 10 minutes, Roulettes anti-rayures, Poignée ergonomique douce au toucher, Double filtre lavable



24 ★ **Multimédia**
Lecteur audio vidéo Philips

Lecteur audio vidéo MP3-MP4 - Capacité 2 Go, Charge rapide, Compact, Clip intégré



Mode
Montre Ice Watch **70 ★**

Montre silicone Ice blanche, aiguille turquoise



Déco & Jardin
Coupe bordure **47 ★**

Coupe bordure



40 ★ **Mode**
Sac de sport Puma

Sac de sport multisport noir



Photos non contractuelles

HOW TO CANCEL INSURANCE IN FRANCE

Well, I lost count how many times I had British people asking how to cancel insurances in France (not from my customers of course, as nobody wants to leave BH assurances!!!). And as because you now know of the parrainage program, I do anticipate a lot of new customers asking it!! And no excuse of the anniversary date for not coming to me!

Note also that in France, insurance contracts are renewed automatically!!

I know, IN ENGLAND, you just phone them and tell them you want to cancel and that is it! But surprise, surprise, YOU ARE IN FRANCE and things are the way French people like it! So, here is an explanation on how cancelling your insurances.

1. Anniversary date / Date d'échéance:

The important thing to find out about your insurance contract is the "date d'échéance" which is the anniversary date of your contract. Be careful, as sometimes, some companies will automatically put 1st of January as an anniversary date, so it is not always the date when you took out the contract originally. You should find this date on the original contract you signed or on the renewal notice you receive once a year. Normally, when you take out any insurances, it is for one year minimum (there are exceptions-see chapter 4). So, you need to see it through until the anniversary date. Before the Loi Hamon, the only way you could cancel was by sending a registered letter 2 month prior the anniversary date saying you wish to stop the insurance on its next anniversary (in 2 months)! Be careful, with some companies 's health top up insurance, it can even be 3 months!

The other way is called LOI CHATEL and with this method you had 20 days from receiving the renewal notice to send a registered letter saying you wish to stop the insurance. Do note that some companies actually send the renewal notice at the last minute, even sometimes after the actual renewal date so you think it is too late! But it is the date on the envelop (post office stamp) that counts and not the date on the letter so always keep the envelop when you choose this method. This method **does not work for professional insurances** such as public liability or decennale insurance or even with some health top up. It always works for cars and houses.

2. LOI HAMON:

Since January 2015, you can cancel your car and house insurance anytime you want as long as you have had the contract at least one year. This new law does not work for top up health insurance or any professional insurances. From December 2020, it will also be the case for top up health insurance but not yet.

3. How to cancel using loi Hamon:

i) House insurance as an owner:

You simply have to notify your insurer with a letter and the cancellation will be effective one month and 3 days after receiving the letter (email is possible if you can be identified properly with it).

ii) Car and house (as a lodger) insurance:

The cancellation must be done by your new insurer! Hopefully ME!! Because car insurances and house insurances for lodgers are a legal obligation, the French government decided not to trust people! Therefore, to make sure that they are still insured, the cancellation can only be made by their new insurer.

4. Exceptions:

Obviously, they are exceptions which allow you to stop your insurances without using the methods above. If you sell your car, you can cancel the insurance by showing your certificate of sale (certificate de cession de vehicle can be downloaded from internet) and the insurance will stop from the date on the proof of sale. If you sell the car abroad, always get a proof of sale of some sort. Without paperwork, it is illegal for an insurance company to stop a car insurance contract before its anniversary date! If the car stops working, a proof from the garage or mechanic can do (it does with us). If you move back to the UK, we need a proof of insurance from the UK.

If you sell your house, you can stop the house insurance with the paperwork given to you by the Notaire on the day of the sale.

For the health top up, it can be stopped if you move abroad and stop being covered by the French system. In this case, they can issue you a letter saying you are not in the French system anymore and the insurance is stopped. Otherwise, a proof from the UK showing that you are covered under the UK system should be enough.

For professional insurance, you can cancel with a proof from RSI or MSA saying you have shut down the business. Otherwise you can only cancel with a 2 months' notice prior the anniversary date.

Basically, when there is nothing to be insured and you can prove it, the insurance can be stopped.

Conclusion:

Hopefully now you should all be willing to switch your insurances to **ME and BH Assurances** (your favorite insurance broker in the region) especially when you know that I take care of all the cancellations for you. So, if you are happy with my quotes, I will do it all for you and you have nothing to do.

So, no excuse of waiting for the anniversary date to get cheaper/better insurances! Contact me.

PRODUCT OF THE MONTH

ALLIANZ 4LIFE formule Retraite (for pensions)

Most of you by now know about the savings account called Assurance Vie which is an investment with tax advantage (revenues and inheritance tax) but did you know that with us, there are different sort of Assurance Vie depending on what you expect from your money. This article will present you with 1 very innovative assurance vie from Allianz which is looking to guaranty you with a regular income for the rest of your life.

- a) Criteria for subscribing: Available to any French resident of 50 to 75 years old who have a minimum of €30 000 to invest. Maximum €500 000.
- b) How does it work: This investment guaranties you an income for life hence the name Allianz4Life meaning Pension for Life! This income depends on how old you are when you start the investment. Between 60 and 63, it is 2% of the amount you invest, between 64 and 70 it is 2.40% and after 71 years old, it is 2.90% but this amount is re-evaluated once a year on the anniversary date of the contract and it can never come down, it can only go up!
E.g.: You invest €100 000 and you are 65 so you will get €2 400 per year of income (payments can be made yearly, quarterly or monthly). After one year, your investment has gone up to €120 000 so your new income is now €2 880 per year. Then the year after the investment is €90 000, your income will still be €2 880! Even if you have no money left (case of a crash!) you will always get the highest revenue you got to. The income can start from the age of 60 meaning you can invest the money at 50 years old but can only start receiving the income at the age of 60. Even if you don't receive the income, it is re-evaluated every year if your capital grows.
- c) How the money is invested: The money is invested on one fund: Allianz Strategy 50. Noted 5 stars by Morningstar (Independent investment research). Allianz Strategy 50 has made +9.76% in 2017, and +62.62% in the last 6 years. Of course, performances of the past are no guaranties for the future!
- d) Fees: Entry fee is 4.50% negotiable. Usually above €100 000, I take 0%. Management fee per year is 1.015%+ between 1.36 and 2.90% for the income guaranties (depends on your age and when you start the income).
- e) Withdrawals: Partial and total are possible at any time. No fees. Note that if you do a partial withdrawal, it will reduce your guaranteed income by the same %. So, if you cash in €10 000 and that represent 10% of your capital, your guaranteed income is reduced by 10%.
- f) Adding money to it: Not possible! You can open another one with €30 000 though!!

Conclusion: With interest rates being at their lowest ever, it is imperative to look at alternative investments that would bring more income without risking it all. Especially if the inflation goes above the % of interest you get. If this happens, you actually lose money without realising it! Allianz has a solvability ratio that is one of the best on the market at 174% for Allianz France and 200% for Allianz Group so don't hesitate to contact me for any further information regarding our very large range of investments.

LIVING IN FRANCE

Pineau des Charentes

This is a aperitif wine which has been invented by mistake in 1589 (according to the legend!). A vineyard worker had poured some grape juice inside a barrel that already contained some eau de vie (the liquid to make Cognac). When they opened the barrel a few years later, Pineau was born!

It was only commercialised in 1921 and today 75% of the production is consumed in France. The first importers are by Belgium followed by Canada.

It is solely made in the 2 Charente department, mostly in the area when Cognac is made. This is made by a mixture of the crushed grape liquid added to Eau de vie of Cognac, hence why it is made where they make Cognac (roughly $\frac{1}{4}$ Eau de Vie, $\frac{3}{4}$ grape juice). It is then left to ferment for 6 Months to as many years as you want in a wooden barrel.



Pineau des Charente is drunk at the Aperitif (before lunch or dinner), served very cold (6°C) **with no ice**. Never put ice in Pineau!! So always keep in in the fridge. It is also served inside half a melon as a starter (another Charente tradition).

There are 3 versions: White, Rosé and Red. All 3 are excellent!!!

This is a very popular drink in Nouvel Aquitaine and most farmers or country folks do their own. The homemade one is usually

better than the one you can buy in shops and Supermarket.

Enjoy with moderation!

VERY EASY RECIPE

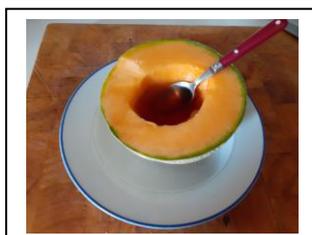
Melon Charentais au Pineau des Charentes

Ingredients :

1 Melon

1 Bottle of Pineau

Cut the melon in half, get rid of the seeds inside the middle with a spoon. Put it on a plate and pour some very cold pineau inside it. Serve as a starter. Maybe not suitable for children!



AGENDA FOR JULY IN THE CHARENTE

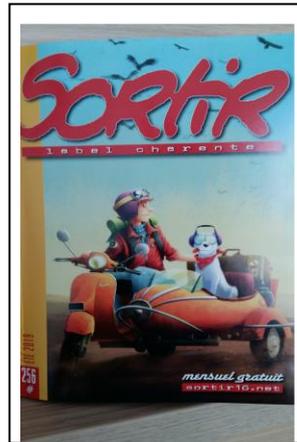
14ST: Bank holiday, bastille day with fireworks everywhere.

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

27th: Rouillac Monthly big fair

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 14th of July as it is a bank holiday.

Isabelle Want (me) will be on holiday from the 14th to the 30th of July inclusive so please contact me before or after if you have any queries or quote or contract to do. Christine in Chasseneuil will be dealing with my emails (which will cost me a box of chocolate!!).

Presentation of one of our staff:

Karine Veillon is 51 years old and joined us 10 years ago. She is the Human resource/accountant of the agency. So, a very important person to us as she does our wages!! She has also been very busy getting supplies of masks and antiseptic gel for all our staff/agencies as well as organising who could stay at work or not (some of our staff could not work due to kids being off school or being too much at risk due to their health).

She has 2 children (one at university) and she is from The South West and spends all her holidays in The Landes region near the Ocean.

She is the President of the Party Committee of Saint-Adjutory, where they organise some events all year round and most notorious is the traditional « marche semi-nocturne dinatoire» which a rambling walk with dish stages. Basically, you walk and eat, so eat calories and burn them off at the same time!! This event is very popular with an average of 1 100 participants, but unfortunately will not happen this year due to COVID-19.



WHAT HAPPENED IN FRANCE IN JUNE 2020

In general, The French army who is fighting Al Qaida in Mali (Africa) has killed Abdelmalek Droukdel who was the head of Al Qaida in North Africa.

The French government is looking to increase the fine for littering to 135 euro. This is due to the increase of people throwing their gloves and masks and cigarettes on the street. The Month of May was the hottest ever recorded.

The second round of municipal election (to elect Maires) took place on the 28th and marked a turn in French politics with the victory of the Ecologist and Pro European party (EELV- Europe Ecology Les Verts) in major big towns such as Lyon, Marseille, Bordeaux, Tours, Poitiers, Annecy, Strasbourg. Paris stays with the same Maire Anne Hidalgo (left). The party of President Macron lost quite a lot of Mairies. Only 41% of people came out to vote, even lower than the first round.

In crime, The gendarme have asked people to be vigilant with a scam from people with a British/Irish accent who claim to do your asphalt/courtyard for a special price! If people come to your house and propose to do this job for you, please note their number plate and call the gendarmes.

A massive fight has happened in a rough suburb of Dijon involving around 100 Chechene people against some local criminal drug dealers. This was caused by the aggression of a 16 years old Chechene by a local dealer. The Chechene community has then decided to do justice themselves. The riot police (110 of them) has had to be called in to bring peace to the area which resembled a war zone!!

In politics (and crime!!), 6 people close to Eduard Balladur (ex-Prime Minister of France) have been sentence to prison for using illegally obtained money to finance the Presidential campaign of Eduard Balladur in 1995. This money came from strange illegal commissions in arm sales to Pakistan and Saudi Arabia.

The political party of Marine Le Pen (ex-National front) has been fined 18750 euro for overpaying a company for leaflets for an electoral campaign (the cost of campaign is reimbursed by the state). 3 party members have been sentenced to prison and fines (between 250 000 and 500 000 euro).

The candidate for the party Les Republicains (right wing) for the Mairie Of Marseille is under investigation for Election fraud. She allegedly got some people who have Alzheimer or in bad health (so unable to vote in a right state of mind) some proxy so she could get their votes!!

Our ex-Prime Minister, Francois Fillon has been found guilty of paying his Welch wife for a job she never did. Presumably, she was his parliamentary assistant and paid by public funds (€831 400 was thought to be overpaid for an assistant who was never at work!!). He has

been sentenced to 5 years in jail (3 suspended). They both have been fined €375 000. Penelope, his wife got 3 years suspended sentence. They have also been asked to reimburse around €1 Million to the French parliament.

In sport, The new map of the Tour de France has been confirmed and we are pleased to say that they will be visiting our area!! To see the exact route, visit the website: www.letour.fr



BREXIT NEWS

The site which was due to open on the 1st of July to enable British people resident in France to apply for the titre de sejour paperwork to stay in France after 31st of December 2020 has been put back to the 1st of October due to the Virus (some excuse!!). You can find the latest information from this government web site dedicated to Brexit:

<https://brexit.gouv.fr/sites/brexit/accueil/vous-etes-britannique-en.html>

Note that you are obliged to have this Titre de Sejour from the **1st of July 2021** so don't panic yet!!

COVID 19 INFORMATION

There is an app called StopCovid available from the 2nd of June. This app will send you an alert if you have been in proximity to someone who has tested positive to Covid19. This is very useful for people who use public transport.

All of France is now in green zone so everything is now opened, including frontiers.

All collective sport (rugby, football, etc) is now authorized and so is gathering of up to 5 000 people.



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

Some new French vocabulary to help with the current health situation:

un éternuement = a sneeze

le coude = the elbow

éviter = to avoid

frotter = to rub

le visage = the face

démanger = to itch

une démangeaison = an itch

des lieux très fréquentés = very busy places

des gants jetables = disposable gloves

un EHPAD (Etablissement d'Hébergement pour Personnes Agées Dépendantes) = a nursing home

Vocabulary provided by Pascale Bradbury, your personal French tutor at:

<https://learn-french.today>

PROFESSIONAL OF THE MONTH

La petite Paws Cattery – Pension pour chats



Petite Paws is a small and friendly, family run cattery situated in our own private garden, where your cat will receive plenty of love and attention whilst you are away.

We recognise that every cat is an individual with differing needs. As cat lovers, our priority is to ensure that your cat receives the very highest standard of care and your cats' happiness and well being are of paramount importance to us.

The cattery has 10 pens, all with private inside and outside space. Each pen is secure, spacious and has been designed to offer your cat a comfortable, relaxing and stimulating environment for their stay. Pen 10 has more seclusion to accommodate cats needing isolation or for those that are more timid. All pens have multi level platforms, comfy bedding with heated pads for the winter and scratch posts.

We are located in La Tourterie, a hamlet close to Montemboeuf, Montbron, Chasseneuil and La Rochefoucauld.

Viewings are very welcome and we look forward to meeting you and your cat.



Contact Alison TEL: 05 45 66 49 71 Mob : 07 52 94 37 48 Email : alison@petitepaws.fr

Siret : 87789319800011

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:
Monday, Tuesday, Thursday, Friday
9am to 1pm and 1.30pm to 5.30pm
Closed Wednesday and Saturday

Email Ruffec: ruffec@allianz.fr

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

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Email Roumazieres-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: 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/ 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!