



BH ASSURANCES DECEMBER 2021 NEWSLETTER

Summary:

Page 2, 3, 4 & 5: Isabelle Want 's article of the Month

Page 5: Agency news

Page 6, 7, 8, 9 & 10: Product of the Month

Page 11: Covid 19 information & Agenda for December

Page 12: Things for sale

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Page 15: Some French vocabulary

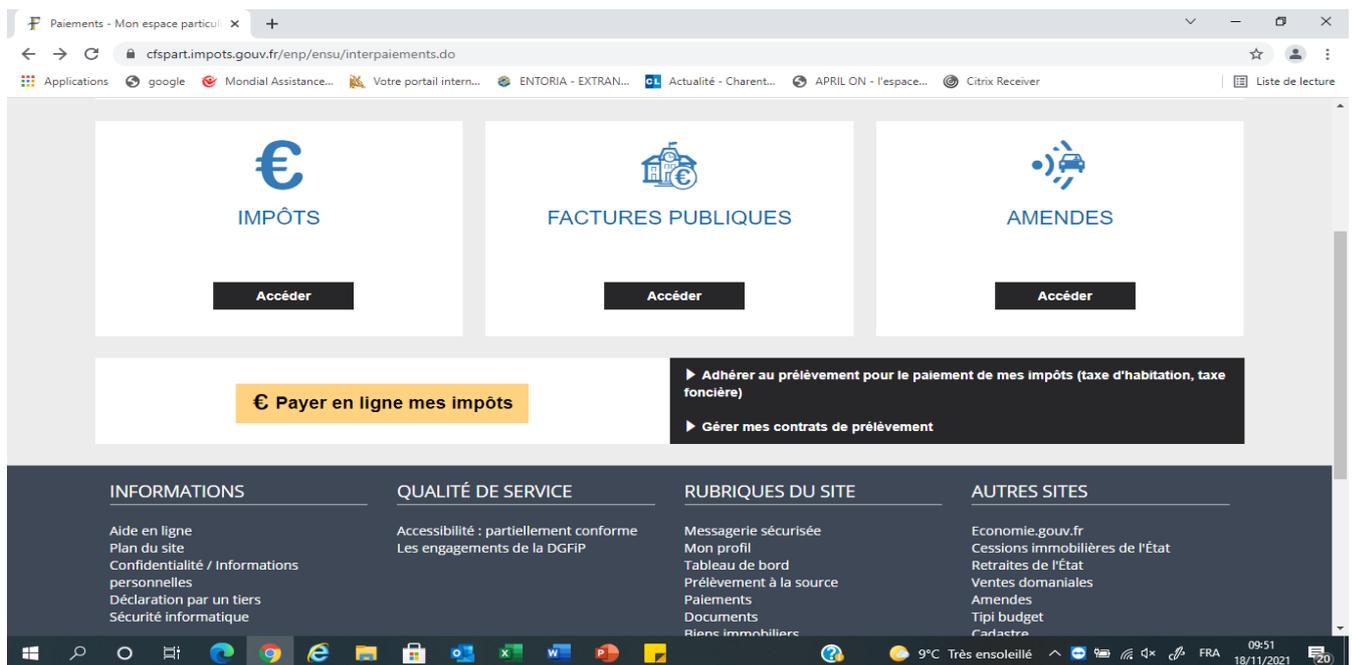
Page 16: Useful information and contact details

ARTICLES OF THE MONTH

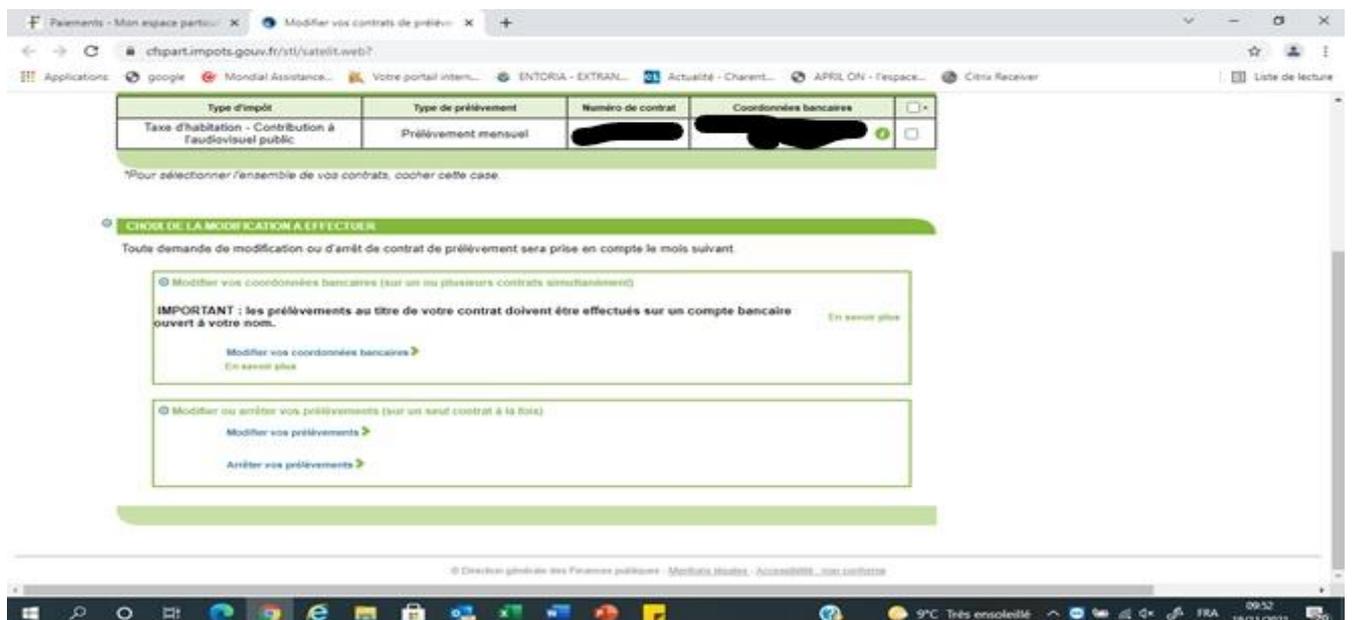
HOW TO CANCEL YOUR DIRECT DEBIT OF YOUR TAXE D HABITATION

Hopefully, you now know that **the tax d'habitation will be erased by 2023 for all French residents (not holiday home)** and this has already started for some 80% of us since 2018. For the other 20% which originally were due to carry on paying it because of not low enough income, this has changed this year! So, the 20% that were not fully exonerated so far had a 30% discount this year, 65% next year and 100% in 2023! So, no more tax d'habitation. If you are paying this tax Monthly, I suggest you go to your personal page and stop paying it or lower the amount in advance as it will be considerably reduced next year.

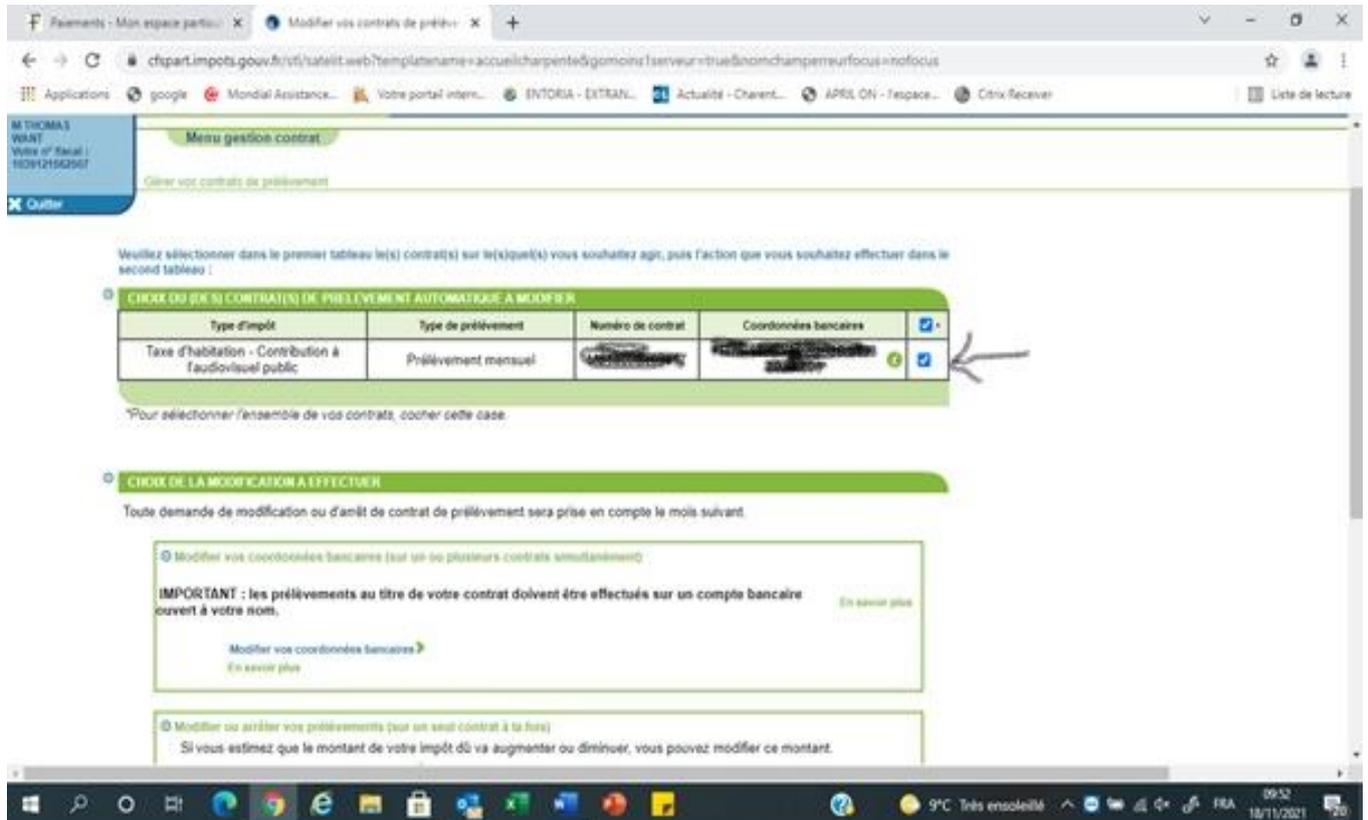
Here is a guide to explain how to do it:



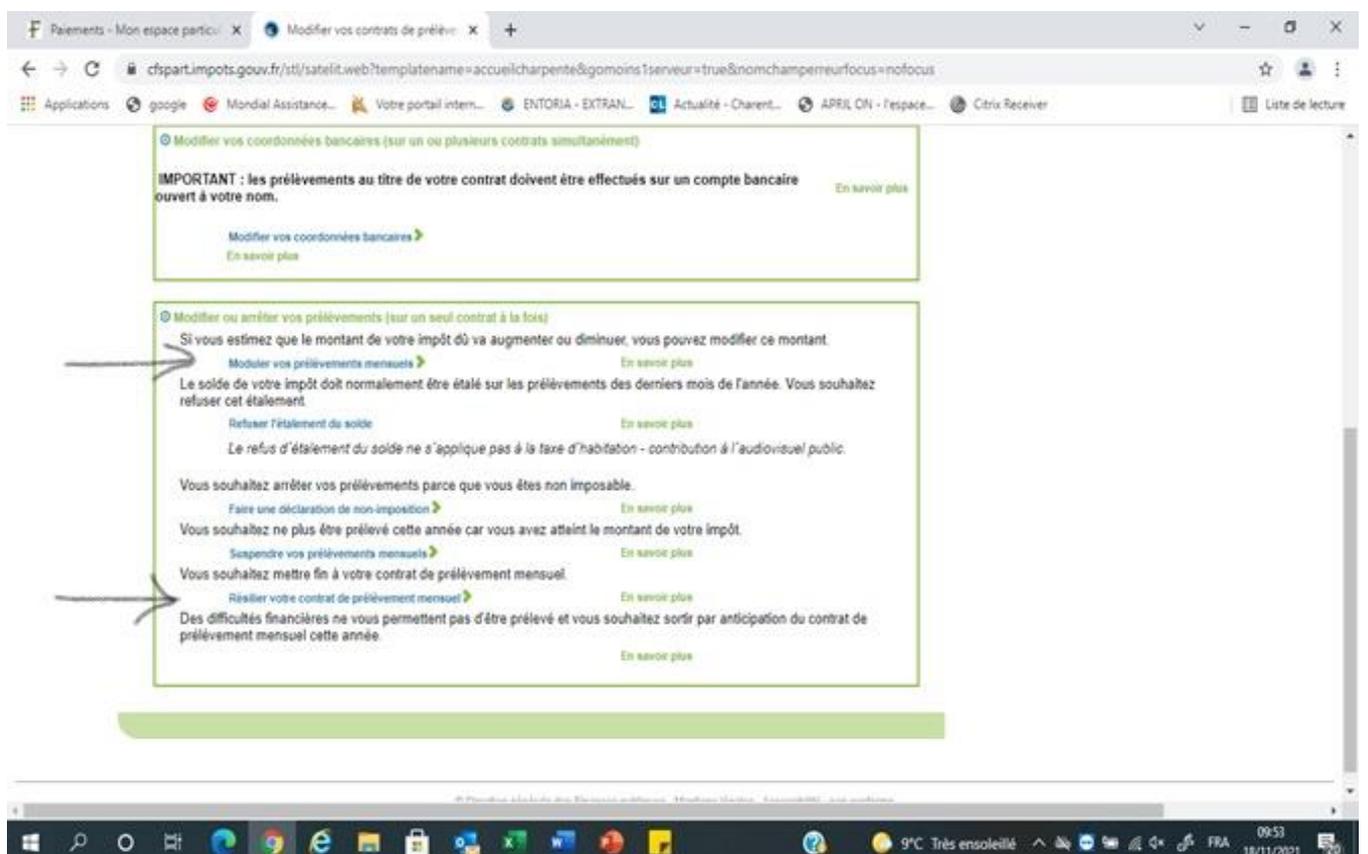
Go on your personal tax page and click on "Gérer mes contrats de prélèvements".



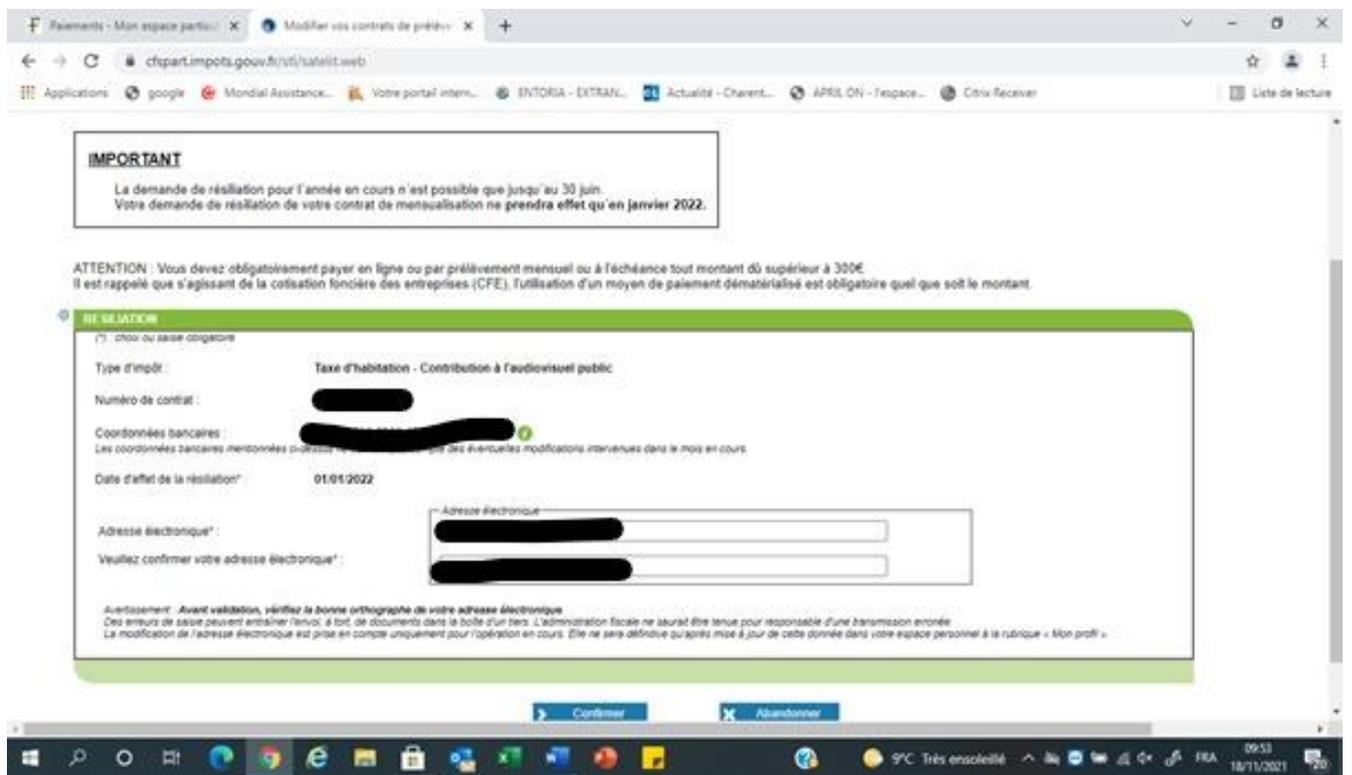
Select « taxe d'habitation » by clicking on the box (in blue picture below-see arrow).



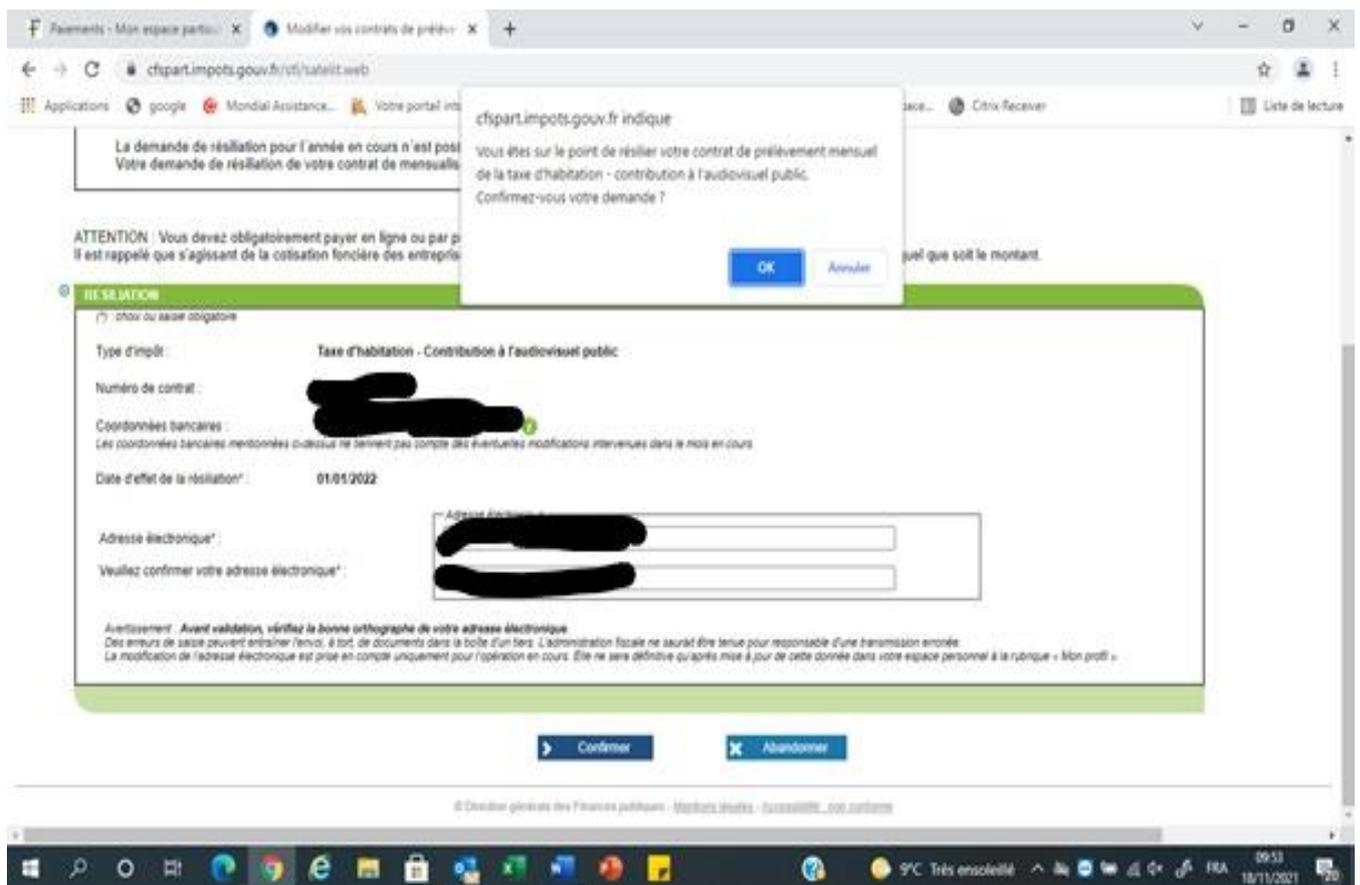
Then click on « résilier votre contrat de prélèvement mensuel » if you want to cancel the direct debit for 2022 or click on “Moduler vos prélèvements mensuel » if you want to decrease the amount.



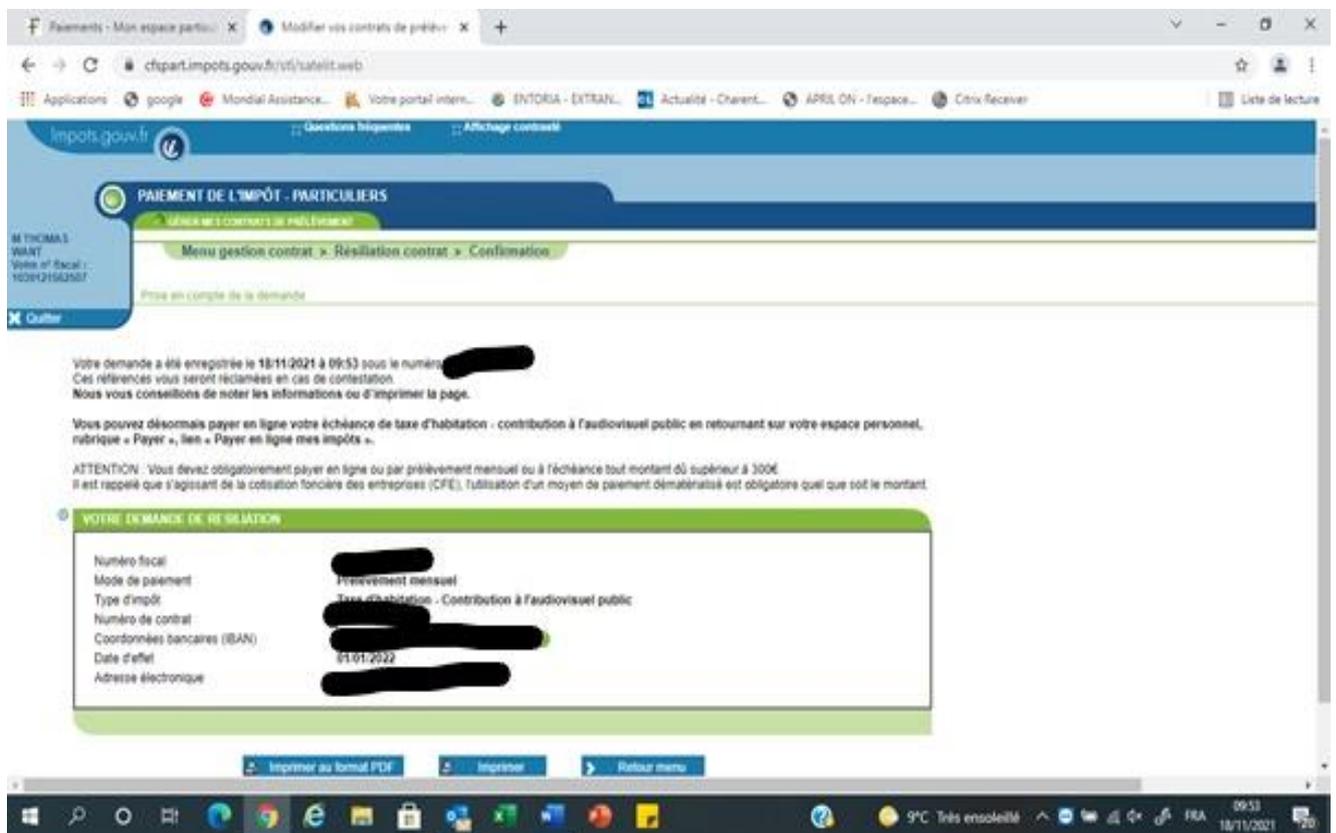
This page will then come up asking you to confirm so click on “confirmer” at the bottom of the page in blue:



This page will then pop up asking you again to confirm so click on "OK" in blue:



Congratulation ! You now get a page confirming it is done and you can print it or save it etc.



THIS IS ONLY FOR FRENCH RESIDENTS, NOT HOLIDAY HOME.

ALSO NOTE THAT IT CONCERNS THE TAXE D'HABITATION, NOT THE TV TAX CALLED "REDEVANCE AUDIOVISUEL" SO YOU STILL HAVE TO PAY THE TV TAX!!

AGENCY NEWS

All our offices will be closed on the 24th and 31st of December from midday and on the 25th of December and 1st of January all day.

Isabelle Want will be on holiday on the 3rd of December and from the 22nd of December to the 2nd of January included.

The calendars 2022 have arrived and you can come and pick one up in any of our agencies! There are in limited quantities so first come first serve!



PRODUCT OF THE MONTH

TRAVEL INSURANCE

Now that we are all (almost) vaccinated, and frontiers are opened again, why not look at going away again and enjoy travelling and holidays!! But before you go, you better make sure you look at how you can be covered in case of emergencies!! So, 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. Some CPAM office also provide it. Check your ameli account (Cpam web site) before you ask the UK.
It is NOT an alternative to travel insurance as it does not cover costs such as return flights, repatriation, stolen goods 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.
- 2) **You are working in France or early retiree 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 going to a country with expensive health system (USA for instance!).

We work with 2 companies: **Mondial and Assurever.**

Mondial does not cover Covid or pandemic. Assurever does cover Pandemic situations.

With Mondial, we have an all year round travel insurance "Solution Multirisque Voyages Annuelle", a one for one off trip and cancellation insurance.

With Assurever, we have 2 contracts: Assurever Ulysse Assistance and Assurever Ulysse cancellation (only for below 75 years old).

Mondial Assistance contracts are a little bit cheaper but, in my view, not as thorough. They are OK if you only want medical cover and repatriation.

Here they are in details below:

MONDIAL ASSISTANCE

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 cost **137.50€ for a person below 60 years old** and **231.25€ for a person above 60 years old**. Pre-existing condition are covered but not medical treatment related to an operation you had 6 Months prior the trip.

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 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€. It does not cover Covid.

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 48 hours of buying or booking your holiday**. It does not cover Covid or Strikes. It covers cancellation due to an accident or illness, death in your family, damages to your property, car or professional office, accident or broken down of the transport taking you to your trip, theft of your official document, refusal of visa, loss of employment, modification of your holiday from your employer.

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

ASSUREVER:

ASSUREVER ULYSSE ASSISTANCE

MEDICAL, REPATRIATION AND HELP:

Transport/ Repatriation	Whatever it costs
Return of family members or 2 companions	Taxi + return ticket
Presence in hospital	Ticket there and back + 80€ / day max 10 days
Extension trip	80€ / day max 10 days
Child support	Ticket there and back
Medical cost	150 000€ or 300 000€ with excess of 30€
Teeth emergency	150€ per person with excess of 30€
Body repatriation	Whatever it costs
Funeral cost	2 500€ per person

EARLY RETURN

For death/hospitalisation of a family member, a work replacement or keeping of a child	Taxi + return ticket
In case of a terrorist attack	Taxi + return ticket
In case of a damaged to your main residence	Taxi + return ticket

HOLIDAY ASSISTANCE

Advance bail	10 000€ / person
Attorney fees	3 000€ / person
Search and rescue fees at sea and mountain	5 000€ / person
Advance of money in case of theft, loss, or destruction of official documents	1 500€ / person
Mailing of medicines	Cost of mail

PANDEMIC PROTECTION

Advise before trip	1 call
Medical repatriation for Pandemic or outbreak	Whatever it costs
Impossible return	1 000€ max per person/50 000€ max per group
Hotel fees following quarantine	150€ / night max 14 nights
Medical cost following outbreak or pandemic	150 000€ or 300 000€
Psychological help following quarantine	6 appointments per events

COST

Destination	Europe and around the Mediterranean sea	USA, Australia and Thailand	Rest of the World
Cost per person/ day	4.70€	6.20€	5.20€
Extension medical cost to 300 000€/ person/day	+0.80€	+1.30€	+1€

You must be French resident and have a carte vitale. Group of maximum 9 persons. Trip of 92 days maximum.

ASSUREVER ULYSSE VACANCES

This insurance has 3 level of cover. The Multirisque, the cancellation and an option called Sport which can be added to Multirisque. Multirisque is in black and red, Cancellation in Red and Sport in blue. Multiriques includes cancellation. You can take cancellation on its own.

CANCELLATION OF THE HOLIDAY

Maximum amount given for cancellation	16 000€/ person and 40 000€/event
Disease, accident or death	excess of 5% of the cost, min 20€
For any justified causes	Excess of 10% of the cost, min 50€ / person
For Terrorism or natural disaster	Excess of 10% of the cost, min 50€ / person
Bankruptcy or strike of the airline	Excess of 10% of the cost, min 50€ / person
Disease due to pandemic or outbreak	Excess of 5% of the cost, min 20€ / person
Cannot take the plane due to high temperature	Excess of 10% of the cost, min 50€ / person
Missing your plane	Cost of new ticket
Excess or lack of snow	Excess of 10% of the cost, min 50€ / person
Medical counter indication to do an activity	Excess of 10% of the cost, min 50€ / person

OTHER

Delay of the plane >4 hours	10% of the cost 250€ max
Interruption of the sport activity	Prorata temporis
Interruption of the holiday	Prorata temporis
Interruption of the holiday due to medical repatriation	Value of the holiday
Private Public liability	1 000 000€ max/ event. Excess 75€
Private Public liability Sport	3 000 000€ max/ event. Excess 150€
Accidents	7 500€ max/ person and 70 000€ max / event

LUGGAGES AND PERSONAL EFFECTS

Theft, destruction total or partial and loss	2 000€ /person and 10 000€ /event, excess 50€
Cost of redoing lost ID paperwork	150€/ person
Delay of delivery of luggage > 12 hours	150€ / person
Accidental damages or theft of sport or leisure equipments	1 000€ / person excess of 10% (50€ minimum)
Breakage or theft of sport equipment (cost of rental of new equipment)	150€ / person, 8 days max
Reimbursement for loss/theft of activity pass	300€/ person, excess of 1 day

MEDICAL, REPATRIATION AND HELP :

Transport/ Repatriation	Whatever it costs
Return of family members or 2 companions	Taxi + return ticket
Presence in hospital	Ticket there and back + 80€ / day max 10 days
Extension trip	80€ / day max 10 days
Child support	Ticket there and back
Medical cost	150 000€ with excess of 30€
Teeth emergency	160€ per person with excess of 30€
Body repatriation	Whatever it costs
Funeral cost	2 500€ per person
Medical repatriation for Pandemic or outbreak	Whatever it costs
Impossible return	10% of cost (min 50€) of trip / night/ person max 5 nights. Excess 1 night
Hotel fees following quarantine	150€ / night max 14 nights

EARLY RETURN

For death/hospitalisation of a family member, a work replacement or keeping of a child	Taxi + return ticket
In case of a terrorist attack	Taxi + return ticket

HOLIDAY ASSISTANCE

Advance bail	15 000€ / person
Search fees on official ski resort	Whatever it costs
Search and rescue fees at sea and mountain	7 500€ / person
Search and rescue fees at sea and mountain	15 000€ / person
Cost of diving decompression chamber	Up to 150 000€

PUBLIC LIABILITY

Private public liability	1 000 000€ per claim with 75€ excess
Sport private liability	300 000€ per claim with 150€ excess

COST

Cost of the trip per person	Basic	Cancellation
Up to 350€	39€	16€
From 351 to 700€	55€	27€
From 701 to 1 200€	79€	40€
From 1 201 to 2 000€	109€	60€
From 2 001 to 16 000€	7.50% of cost of trip	4% of cost of trip
Extension Sport & Leisure	+25€	

If the trip is above 31 days, there is an extra per person and per day:

France	+1€
Europe and Mediterranean Sea	+2€
Rest of the world	+4€

Egg: A cancellation cover for one person with a trip of 10 days to Egypt costing 1 000€ would cost 40€. Multirisque cover would cost 79€. Add 25€ if you also want the Sport & Leisure option.

If the trip was 45 days, it would be 79€+25€+14 days x2€= 162€

You must be French resident and have a carte vitale. Group of maximum 9 persons. Trip of 92 days maximum. Must be aged below 75 years old. You can take Multirisque on its own or Cancellation on its own. Sport & Leisure is added to Multirisque only.

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 have been vaccinated.

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.

People over 18 years old can book an appointment for a third dose of vaccine (5 Months after the last one). After the 15th of January, your Pass will only be valid if you had the third dose at least within 7 Months after your second dose.

Note also that negative test (For Pass instead of vaccination) are only valid 24 hours (instead of 48 hours).

The PASS Sanitaire is still fully in effect. This is the proof that you have been vaccinated and you need to show it to be able to access Restaurants, bars, culture and leisure centers, hospital for visit and non-urgent treatments, retirement homes, train, buses and planes and commercial centers.

Covid 19 test are not free anymore for non-vaccinated people unless you have a doctor’s prescription for a test.

The Pass sanitaire is also obligatory for children above 12 years old.

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

Important numbers:

As of 29/11/2021 there have been 119 016 deaths in France (+386 in the last 7 days). There have been 8 279 confirmed cases in the last 24H and 3 696 people are being hospitalised (in the last 7 days), 838 of them in intensive care. Finally, 75.7% of the French population have been fully vaccinated (88.1% if you only count over 12 years old). You can find all the information on this web site: <https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

Please stay safe!

AGENDA FOR DECEMBER IN THE CHARENTE

25th: Bank holiday- Christmas

27th: Rouillac Monthly big fair

1st of January: bank holiday

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

THINGS FOR SALE

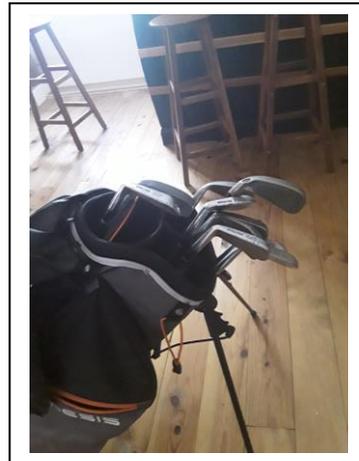
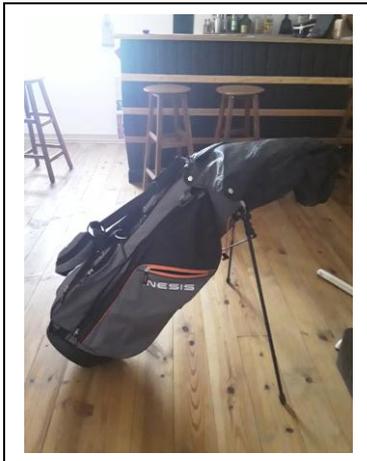
Well, you are not better served but by yourself so I am selfishly using my newsletter to earn some money on some items I am trying to get ride of, eh I mean sell!! So if you are interested, contact me.

I have emptied the atic and found that having never used them before, they could be of better use for someone else:

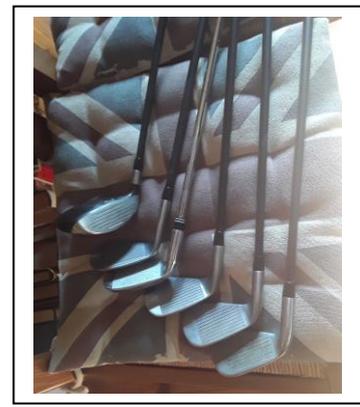
10 Wonderful trophees for sale for 5 euros!! Perfect is you are organising some sort of competition or quiz and don't want to pay for them or want to pretend you won them!!:



1 golf bag (never used) for sale at 10 euro, it comes with or without some old clubs!



Golf clubs Inesis: 5, 7 & 9 iron, sand iron wedge, picther and a 3 wood for 20 euros:



THIS MONTH RECIPE

Hare cooked in beer

This is a unusual recipe from Christine from the Chasseneuil office who got the hare from a brother in law. If you can get a hare, do try it!

Ingredients:

1 Hare- Best to ask the local Chasseur for it!!
1 liter of bitter Beer (Biere Brune in French)
4 -5 shallots
Butter and oil
Salt, pepper
5 soup spoon of flour
20cl of crème fraiche



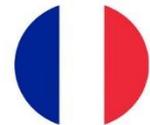
Cut your hair in pieces and let it marinate in the beer over night in the fridge. Drain the hare and make sure you save the beer.

In a cocotte, fry the hare pieces in oil to brown it, then take it out and reserve. Put the sliced shallots in butter and fry until soft, add the flour, stir well and add the beer gradually, while stirring. Then back in goes the hare and salt and pepper and cook on low heat for 2 hours. Add the crème fraiche before serving. Enjoy with some potatoes.

PROFESSIONAL OF THE MONTH



ADMIN ACE SERVICES



*For help with all of your French administrative needs
With more than 20 years experience of French living,
we can take the stress out of the infamous French bureaucracy*

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Vehicle imports Driving licence exchanges
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*www.admin-ace.fr Tel. 0545 300586
Siret. 81003303500017/ 84982416400016*



WHAT HAPPENED IN FRANCE IN NOVEMBER 2021

In general, A driver has been shot dead by accident by a hunter as he was driving near Rennes.

Poultry are confined inside to avoid the spread of the bird flu which is present in neighbouring countries and believed to be spread by migrating birds.

A young 17 years-old jogger lied about being kidnapped. Her disappearance had sparked a search and rescue with more than 150 gendarmes involved all night!!

Unrest (people rioting) is shocking the French island of Guadeloupe as people are not happy about Covid restrictions. The vaccination on this Caribbean Island is only around 33% as opposed to around 80% in Mainland France.

In Crime, The French female football international and PSG player, Kheira Hamraoui has been attacked and her legs beaten by some mask men. She was then travelling in a car alongside 3 other teammates. One of her teammates was at first arrested with suspicion of being in competition with her for a place in the squad but it now transpires that she was having an affair with Eric Abidal (Ex-French football international) and the suspicion is now allegedly on Eric's wife! Who needs TV series when you have real life!

Karim Benzema, the French football international has been found guilty of conspiring to blackmail his then teammate in the French team Mathieu Valbuena with a sex tape! His sentence is one-year suspended jail term and a €75,000 fine. 5 other people have also been convicted of this crime.

In politics, Alexandre Bennalla, a former close adviser to our President Macron has been jailed for 3 years (2 suspended and one with a security bracelet at home). He has been charged with faking to be a policeman and violence.

Jean Castex, our prime minister has tested positif to Covid, which meant than half the Belgium government who met with him had to isolate as well.

In sport, The French football team has qualified for the World cup.

The football match between Lyon vs Marseilles had to be interrupted and stopped when a Marseille player got hit by a water bottle in the face in the 4th minutes. The "Lyon supporter" who threw it got arrested. This is another bad press for French League football which is struggling to cope with violence in their stadiums!! Go watch Rugby, it's much better and safer.

The French rugby team has won all their autumn internationals including a 40-25 victory against New Zealand All Black.

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

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: 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!