



## **BH ASSURANCES JUNE 2021 NEWSLETTER**

### **Summary:**

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

Page 3: Covid 19 information

Page 4 & 5: Product of the Month

Page 5: Agenda for June & Agency news

Page 6: This Month recipe

Page 7: Living in France

Page 8: What happened in France in May.

Page 9: Professional of the Month

Page 10: Some French vocabulary

Page 11: Useful information and contact details

# ARTICLES OF THE MONTH

## Be vigilant with Fraud

Allianz like many other compagnys is victim of Fraud. So we are asking you to help us fight it. Criminals can try to use our logo to get access to informations in oder to steal money!!

If you think you have been victim of a fraud which involved a fake message you thought was coming from Allianz, please contact this email: [anti-fraud@allianz.fr](mailto:anti-fraud@allianz.fr) .

I have listed below some advice on how to spot fraud and avoid it:

-Never communicate your pin number for your card or your Bank details unless you are sure who is asking for it. Do not give away password (unless it is me and you want me to do your tax online!!).

-Modify regularly your passwords (at least every 6 Months).

-Do not communicate your personal details to an email you do not recognise and do not open attachements.

-Protect your computer with an Anti-virus and make sure it is up to date.

-Try to recognise emails that looks like offical organisations but are trying to ask for your bank details or personal details or even ask you to open the attached document (virus!!) so you can get claim some money or view an invoice (which is never real).

-Beware of offers which looks too good to be true!!Before you do an investment, you can visit the site of AMF( Autorites des Marches financiers)to check the listing of fake and fraud companies:

<https://www.amf-france.org/fr/espace-epargnants/proteger-son-epargne/listes-noires-et-mises-en-garde>

-If you win a prize, do check first with the company that this type of operation does exist.

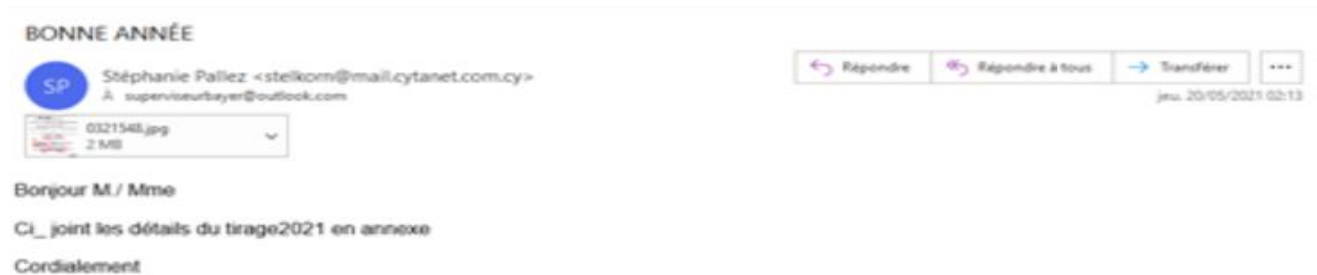
-Never accept to do a contract, receive a deposit or cash in a cheque on behalf of someone else.

Good luck!! If you are unsure about an email from Allianz or BH-Assurance, you are always welcome to forward it to us at our normal emails: [ruffec@allianz.fr](mailto:ruffec@allianz.fr), [Chasseneuil-sur-bonnieure@allianz.fr](mailto:Chasseneuil-sur-bonnieure@allianz.fr), [la-rochefoucauld@allianz.fr](mailto:la-rochefoucauld@allianz.fr) and [4001781@agents.allianz.fr](mailto:4001781@agents.allianz.fr)

Or even me!! [Isabelle.want@bh-assurances.fr](mailto:Isabelle.want@bh-assurances.fr)

Below is an exemple of an email I received telling me that the result of the lotery is attached!! The email address is a .cy which I belive is Cyprus so why I would receive an email from Cyprus!!

I obvisouly did not open it and deleted it straight away!



## 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 18 years old. Go to your local pharmacie or visit the web site [www.doctolib.fr](http://www.doctolib.fr) to book an appointment. Vaccination should be open to teenagers in the next few days.

The curfew is still 9pm.

From the 9<sup>th</sup> of June, the curfew is put at 11pm, Bars and restaurants can re-open as well as indoor sport centers and exhibition centers and concerts up to 5000 people with a Pass! From the 30<sup>th</sup> of June, end of the curfew, back to pretty much normal apart from night clubs still shut.

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 30/05/2021 there has been 109 557 deaths in France (83 145 in hospital), +126 in the last 24H. There have been 5 667 324 confirmed cases (+1 211 in the last 24H), 3 507 people being hospitalised (in the last 7 days), 927 of them in intensive care. And 25 439 848 people have been vaccinated. You can find all the information on this web site:

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

# PRODUCT OF THE MONTH

## HEALTH TOP UP ALLIANZ HOSPITAL ONLY COVER

Some of you are sometimes put off by the high premium of top up health insurance. You probably think that because you are in good health, there is no need for it. However, being in good health does not prevent an accident!! The cost of an ambulance is 1 400 euro and you only get 70% of it back (unless it is life threatening in which case it is reimbursed 100%) so, it could be wise to look at a top up. Did you know that Allianz offers a cover that is basically half the price of any normal top up with the hospital only cover?

- 1) What is the cover:** Basically, quite good in regards to hospital 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.

<b>Hospitalisation:</b>	
General running costs such as cleaning, electricity, food, etc	Whatever the cost
Excess (participation forfaitaire in French)	Whatever the cost
Surgeon and medical team fees	400%
Hospital daily fees (cost of care and medical equipment, etc)	400%
Individual room	Up to 150 €/day
Ambulance	400%
Outpatient	400%
Extra bed in the room to stay with patient (Up to 20 days)	40 €
TV/Telephone/Wifi	5 €
<b>Outside hospital:</b>	
Nursing fees	100%
X-rays, scans, ultrasound, MRI and medical technical acts	100%
Analyses and laboratories exams (blood test)	100%

- 2) Surcharge:** 100% top up cover is 100% of the price set by the French Health System, but the medical professionals are self-employed and are allowed to apply a surcharge. It is mostly done by consultants, surgeons, private hospitals, dentists, etc. Example: the French Health System set price for a hip replacement is 1000€ (not the actual figure, just an example), then you only get reimbursed 800€ (80%) and because the surgeon likes to go golfing week ends!!(Joke) and 1000 euro is not enough for him, he can charge 3000€ , therefore, you would be 2200€ (instead of just 200 euro) out of pocket!! Therefore, a cover with your top up at 300% would cover that surcharge. The Allianz hospital cover is 400%.
- 3) Extras:** With Allianz top up, you also get extras like free home cleaning if you are in hospital for more than 3 days or even look after your pets, etc.
- 4) How does it work if you are hospitalised:** When you are hospitalised, the hospital will contact Allianz, so Allianz set up “une prise en charge” meaning Allianz and CPAM will pay instead of you (just as well as the surgery could cost an arm and a leg!!). The only thing you would have to pay for when you come out is the food, the individual room and telephone or TV bill. Simply pass it on to us for reimbursement or send it directly to Allianz santé ([remboursementsante@allianz.fr](mailto:remboursementsante@allianz.fr)).

- 5) 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).
- 6) How much does it cost:** It mostly depends on your age. But note that if you are self-employed you get an extra discount which is not in my examples. For someone of 85 years old it is about 60 € /Month. Someone at 70, around 45€ per Month. Someone at 55, around 30€ per Month. Etc. Basically the younger you are the cheaper!! Note that if you already have an Allianz contract with our office, there is an additional 10% discount. And if you take out the contract as a couple, a 5% discount. To get a quote, simply email me your full name, postal address, occupation, and birthdates.

**CONCLUSION:** Feel free to contact me if you wish information on any of the above or to get a free quote for top up health insurance. The first 2 Months are free in the first year at the moment.

## AGENDA FOR JUNE IN THE CHARENTE

- 20<sup>th</sup>:** Father's day  
**20<sup>th</sup>:** First round of voting for Departementale election  
**27<sup>th</sup>:** Second round of voting for Departementale election  
**27<sup>th</sup>:** Rouillac Monthly big fair

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

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

## AGENCY NEWS

Annick Raillat is retiring this Month after 28 years of working in the office in La Rochefoucauld. She is very happy!! And looking forward to retirement!!

All our agencies will be shut at 5pm on Thursday the 17<sup>th</sup> till Monday the 21<sup>st</sup> at 2pm. We are having our annual meeting when all our bosses tell us to work harder for not more money!! And a farewell to Annick.



## THIS MONTH RECIPE

### Strawberry and Blueberry tart

#### Ingredients for the pastry:

250g of flour  
125 g of butter  
50g of sugar  
1 egg  
30ml of cold water  
1 pinch of salt

Mix the flour and the butter cut in cubes with the tip of your fingers, once well mixed, add the egg, the salt and the water. Once well mixed, form a ball and cover in clean film and leave in the fridge to rest for 30min.

#### Ingredients for the Crème patissiere:

250ml of full fat milk (lait entier)  
2 eggs  
20g of flour and 15g of maizena  
40g of sugar  
1 pinch of salt  
1 vanilla pod  
Bring the milk to the boil.

Mix the eggs and sugar until it becomes clearer, add the flour and maizena. Mix well and add the milk little by little.

Transport back to the casserole (where the milk was) on low heat, add the vanilla pod (just the inside of it).

Bring the boil while stirring all the time. Once the cream has formed, take it out of the heat and put in a bowl standing inside another bowl full of ice.

Stir again until it is fully cold.

Then cover in clean fill and put in the fridge.



Cook the pastry 15-20 min in a preheated oven at 180°C. Then cool it down and spread the cream inside and add the fruits on top. Enjoy!

# LIVING IN FRANCE

## WILD DUMPING

In 2018, it is estimated that 520 000 tons of rubbish have been deposited in the wild, the equivalent to 52 Eiffel towers!! And this is on the increase!! It represents 21kg of rubbishes per inhabitant per year.

This is highly uncivilised when you consider all the Decheteries opened to welcome all the Rubbish you do not want!! But some people still find it too hard for them to transport their rubbish there and prefer to damp them in our lovely countryside!!

This costs the community (and therefore us!) up to 420 Million per year to clean it up.

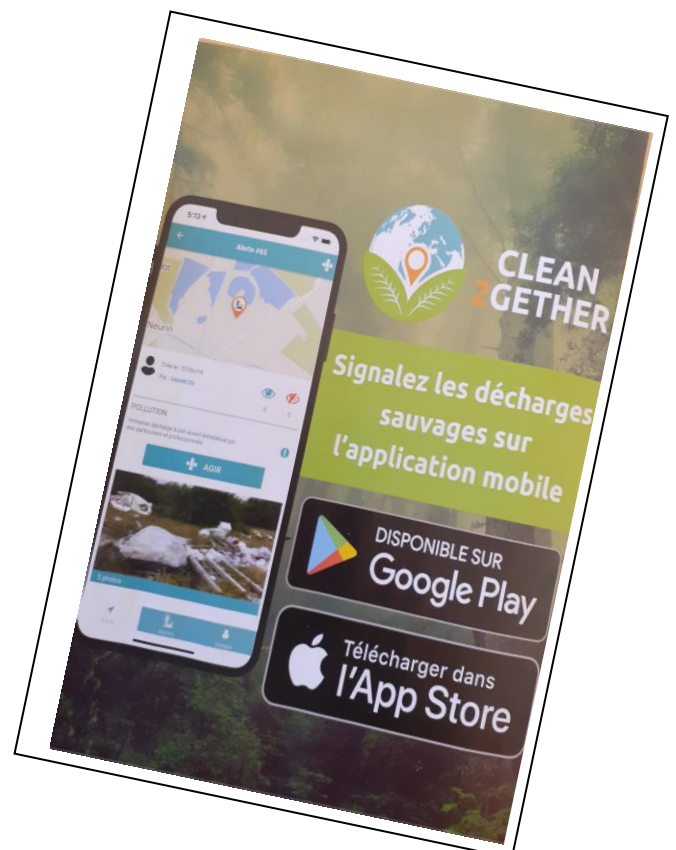
Face with this problem, a lot of people have organised themselves inside some associations volunteering to clean it up: Nettoyons la nature, Les Marcheurs Ceilleurs, Green peace, World clean up day, etc. If you feel like you want to make a difference, you can contact them to join or even contact your Mairie as they organise special days to collect rubbish. It involves free food and drinks usually!! And is quite fun and an opportunity to learn French and meet your neighbours!!

There is also a new app called “Clean2Together” on which you can inform your local authorities of damped rubbish. You simply locate it on the app, describe it and take a picture and your local Commune is informed and come and clear it up.

If you see someone dumping, please inform the police or your Mairie. The fine for dumping is between 35 and 135 euro. Can be up to 75 000 euro and 2 years in jail if you are a professional (builder, gardener, etc).

The fine is in my view not high enough, and I am not the only one to think that. I recently saw a Maire using a famous social media to threat to name a shame some guilty people who damped some Rubbish on his commune. Not only the people came to clear it up the same day but the Mairie also confiscated their van!!

Note that you can find all sort of information on [www.calitom.com](http://www.calitom.com) which is the Charente site of the organisation in charge of collecting Rubbish and managing the Decheteries.



## WHAT HAPPENED IN FRANCE IN MAY 2021

**In general,** France (Dassault entreprise) has sold 30 Rafale fighter planes to Egypt for 3.95 Billions euros. The loan taken by Egypt is guaranteed by the French government!! Not sure I understand Economics anymore!!

**In Crime,** A 36 years old policeman has been shot dead in Avignon while controlling some people in an area famous for drug dealing. Three men have been arrested in connection as they were trying to escape to Spain.

A woman has been set on fire by her spouse in Merignac (near Bordeaux). The husband had been in prison before for assaulting his wife. And only 2 weeks later, another one got stabbed 6 time by her partner in the middle of the street and in front of their 3 years old daughter. As of the 27<sup>th</sup> of May, already 43 women have been killed by their husband or boyfriends!! 90 last year. In both cases, an investigation has been launched to find out why the police or social services could not prevent it.

An employee has shot and killed his boss and one colleague on a factory in the Gard. He was arrested after hiding himself in the forest for 3 days!!

A 74-year-old woman has been killed and burnt (to get rid of the body) by her grandson in Les Pins (5 km from our agency in Chasseneuil).

A police Municipale lady has been stabbed near Nantes by a man known to be a Schizophrenic and radicalized. He then kept hostage a 19 year old girl for 3 hours and injured 2 gendarmes before being shot dead (by the Gendarmes).

**In sport:** Lille has won the French football league, PSG is second. Toulouse has won the European Champions Rugby Cup by beating La Rochelle. It is the fifth time they have won it, a record for any club in Europe.



# PROFESSIONAL OF THE MONTH

Ingrid Vincent has been helping some of our customers with paperwork in France for 3 years now.

Anything from change of plate for the car to accessing the French health system and getting a carte de sejour.



- ❑ FRENCH CLASSES
- ❑ ADMINISTRATIVE ASSISTANCE
- ❑ TRANSLATION SERVICES
- ❑ ENGLISH/FRENCH SECOND-HAND BOOKS

VINCENT Ingrid  
Tél: 06 08 06 01 80  
Mail: [ingrid.vincent@doclingua.fr](mailto:ingrid.vincent@doclingua.fr)  
[www.doclingua.fr](http://www.doclingua.fr)

She is running for election for the Canton of Charente Bonniere (number 6 in light violet on the picture of the Charente below). She has written the text to explain what it is about.

## Les élections départementales et régionales / departmental and regional elections

Originally scheduled for March 2021, the next elections are postponed due to the Covid-19 epidemic. The departmental and regional elections consist of two rounds, the first one will take place on June 20th 2021 and the second on June 27th 2021.

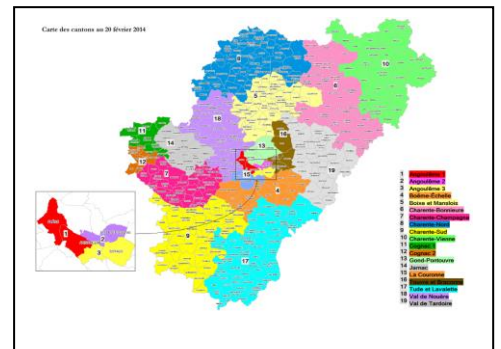
Unlike the regional elections where candidates are elected by ballot, the candidates for the departmental elections are elected in pairs, a man and a woman. There is a pair in every « canton » (a canton is a subpart in a department).

The chosen pairs per department are nominated for six years. To vote in the departmental elections, you must be a French citizen, over 18 years old and be registered on an electoral roll.

If you wish to vote in the municipal elections you need to be an EU Member. At each election, there are different levels such as commune, the community of commune, department, region and finally the State.

Each level has its own skills and values and each level uses its funds in different ways. To give you an example, the commune funds the supplies for the primary schools, the department does the same for the secondary schools and the region funds the high schools.

However, the teachers are financed by the State itself.



# INSURANCE FRENCH VOCABULARY



French	English
Une Franchise	Excess
Un Sinistre	Claim
L'Assistance	Breakdown cover
Une Assurance	Insurance
Un Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Un Remboursement	Reimbursement
Une Cotisation	Premium
Une Echéance	Renewal date
Une Date d'effet	Contract start date
Une Résiliation	Cancellation
Un Avenant	Amendment
Un Devis	Quote
Un Incendie	Fire
Un Dégats des eaux	Water damage
Un Damage électrique	Electrical damages
Un Accident de voiture	Car accident
Pneu	Tyre
Un Chevreuil/ Sanglier	Roe Deer/ Wild boar
Un Fossé	Ditch
Une Clôture	Fence
Un Portail	Gate
Une Tempête	Storm
Un Arbre	Tree
La Grêle	Hail
La Neige	Snow
La Pluie	Rain
Le Verglas	Black ice
La Toiture	Roof
La Maison	House
Les Murs	Walls
Le Portail	Gate
Grange	Barn
Le Contenu	Content
Un Objet de valeur	Valuable item
Une Carte grise	Car registration paperwork
Un Permis de conduire	Driving licence
Un relevé d'information	No claim certificate

## CONTACT DETAILS AND USEFULL INFORMATION

**We have 4 offices based in the Charente:**

22 rue Jean Jaures  
16700 Ruffec  
Tel:+33(0)5 45 31 01 61



10 Bd du 8 mai 1945  
16 110 LA ROCHEFOUCAULD  
Tél: +33(0)5 45 63 54 31



102 Avenue de la République  
16260 Chasseneuil sur Bonnieure  
Tel:+33(0)5 45 39 51 47



2 Avenue de la Gare  
16270 Roumazières-Loubert  
Tel:+33(0)5 45 71 17 79



**All our offices are open :**  
Monday: 2 to 5.30pm  
Tuesday to Friday: 9 to 12am and 2 to 5.30pm  
Saturday: 9am to 12

**Roumazieres is open:**  
All week apart from Monday:  
8.30am to 12pm and 1.30pm to 6pm  
Saturday: 9am to 12

**Email Ruffec:** [ruffec@allianz.fr](mailto:ruffec@allianz.fr)

**Email Chasseneuil sur Bonnieure :** [chasseneuil-sur-bonnieure@allianz.fr](mailto:chasseneuil-sur-bonnieure@allianz.fr)

**Email La Rochefoucauld:** [la-rochefoucauld@allianz.fr](mailto:la-rochefoucauld@allianz.fr)

**Email Roumazieres-Loubert:** [4001781@agents.allianz.fr](mailto:4001781@agents.allianz.fr)

**Facebook page:** "Allianz Jacques Boulesteix and Romain Lesterts"

**Web site :** [www.bh-assurances.fr/en](http://www.bh-assurances.fr/en)

**Allianz car insurance breakdown** telephone number : 0140255886

**Thelem car insurance breakdown** telephone number:0140251616

**Generali car insurance breakdown** telephone number :0141858483

**Novelia car insurance breakdown** telephone number :0549348086

**CPAM English speaking helpline:** 09 74 75 36 46

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

**Medical Emergency guide:**<http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to [www.bh-assurances.fr/en/practical-informations/](http://www.bh-assurances.fr/en/practical-informations/) to register to receive our Monthly Newsletter. You can also view all the previous Newsletter on the same page.

As usual, feel free to contact us for any suggestion on subject you wish to see on this Newsletter!