

Car insurance here and there

Philippe Schreinemachers demystifies the differences between no-claims policies in France and the UK

French insurance culture is totally different from the British. In the UK, it is the driver who is insured so his insurance applies when he drives someone else's car. In France, on the contrary, it's the car which is insured and the policy allows for occasional use by another driver with the insured driver's permission (but the policy holder will lose bonus if the guest driver has an accident and is found liable).

New drivers, who've had their licence for less than three years, incur extra excess if they cause an accident. So it's a good idea to check with your insurer before lending your car, because your no-claims bonus could suffer if you claim.

The no-claims system is also quite different in the two countries. When you insure a car in the UK, you only need four years of no claims to benefit from the maximum bonus (65% off the premium).

And you can even protect your bonus from future accidents, by taking out an extra clause, for a small extra cost. If you cause an accident or are involved in a knock-for-knock, and your bonus is not protected, you will lose the entire bonus and have to drive for another four years without claim

before you earn the maximum bonus again.

In France, it takes 13 years to benefit from the maximum bonus. The percentage is expressed in decimals so you start with a bonus of 1 (100% of the reference price), and every year of no claims, the bonus is multiplied by a coefficient 0.95. If you do the sums, you will find out that you have to multiply the result by 0.95 thirteen times before reaching 0.50 (50% off the premium), the maximum bonus in France.

If you are responsible for an accident and claim, your accumulated bonus will be multiplied by a coefficient of 1.25. So if you had the 0.50 bonus, the premium will go up to 0.62, meaning a reduction of 0.38 and only 12% extra to pay. It will take you four years to get back to the maximum 0.50 bonus.

The bonus cannot be protected in the same way in France, although some insurers do protect it after you have no claims driving for three years with the maximum 0.50.

If you return to the UK to live, make sure that you get a no-claims bonus certificate from your French insurer, showing the number of insurance years and the bonus rate.

Yet another difference in insurance culture: in France, your no-claims bonus will be transferred from each car that you own and the same no-claims bonus will apply when you buy a second or even a third car. After that, each car will then carry its own bonus and be considered separately according to the claims attached to it.

In the UK, each car has a separate no-claims bonus. If the policy on a car is still valid, the insurer will not issue a no-claims bonus certificate, and can only do so once the policy is cancelled. You cannot benefit from the bonus applying to one car (unless you sell it) if you buy a second or third car.

Very often, UK insurers won't take over the French bonus, either because the document is in French, or because the policy has not been cancelled yet (in France, no-claims bonus certificates can also be delivered while the policy is still running).

This is why, in our agency, we deliver no-claims bonus certificates for our clients who go back to the UK, translated into English and with explanations on the way the bonus has accumulated over the years.

Philippe Schreinemachers, Agence Générale, www.insurance.fr

Updates

◆ Clocks go back

On Sunday October 31, 3am will become 2am so you get an extra hour of sleep.

◆ Spot the petrol rip-offs



With fuel shortages still affecting some filling stations in the country and rumours of exaggerated price hikes, Economy Minister Christine Lagarde has asked the French Fraud and Competition Watchdog, the DGCCRF, to step up on-the-spot price inspections at petrol stations.

Meanwhile the DGCCRF has circulated a reminder to filling stations that it is compulsory to list their current prices on the government website www.prix-carburants.gouv.fr. Anyone noticing a discrepancy between the listed price and that actually applied at the pump can email the information to contact.carburants@dircom.finances.gouv.fr.

The government has also advised the public that they can inform their local Direction départementale de la protection des populations (DDPP) of any apparent pricing excess.

You can find full contact details of your local DDPP on www.dgccrf.bercy.gouv.fr/contact_ddpp.htm (or <http://tinyurl.com/2crrkbm>).

◆ Train spotting

Check out whether your train is likely to be running during these perturbed times on the SNCF website, www.infolignes.com/index.php

(or <http://tinyurl.com/277pp34>). You need to enter the departure and arrival times and names of the stations at each end. More general info on which services are likely to be scrapped or reduced is at:

www.infolignes.com/previsions.php?zoneId=1 (or <http://tinyurl.com/36zmlu>)

◆ Free daily paper for the young

If you hurry you could still be in time to choose the daily paper you'd like to receive free, once a week for a year. The offer, launched by the Culture Ministry, is restricted to 18- to 24-year-olds living in France on a first come-first served basis. Choose from 62 national and regional French dailies on the site www.monjournaloffert.fr, fill in your address and the rest of the form. Only one subscription is available per person among the first 200,000 to sign up for it.



Microsoft Windows Phone 7 handsets come to France

Microsoft's long-anticipated Windows Phone 7 operating system became available on mobile phone handsets in France on October 21.

A total of 10 new phones are being launched in 30 countries, of which five are available initially on French networks.

These new phones are touchscreen devices, with large-sized screens, cameras and video recording/playback, competing with the Blackberry, Apple's iPhone and Google's Android-based handsets.

The French mobile companies are offering the following models:

Bouygues: Samsung Omnia 7, HTC HD7.
Orange: Samsung Omnia 7, HTC 7 Mozart.
SFR: Samsung Omnia 7, HTC 7 Trophy.
Virgin Mobile: Samsung Omnia 7, HTC HD7, LG Optimus 7.

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For more information see the Microsoft site at: <http://www.windowsphone7.com>

Technically speaking with Marcus Williamson

The social whirl

Social networking is an important feature of what's become known as Web 2.0, the second generation of the World Wide Web. Social networking websites allow people to stay in touch and share information with their circle of contacts about what they're up to in their personal and business life. The social networking sites make money from advertising and increase their user populations by encouraging their members to send invitations, enticing others to join.

Here are some of the most popular networks:

Facebook

Facebook was launched in 2004 by Mark Zuckerberg, who set it up at Harvard University. It's now the largest of the social networks, with more than 500 million users worldwide. It allows members to share commentary, photos, audio and video with their chosen groups of friends. <http://www.facebook.com>

MySpace

MySpace was founded in 2003 and acquired two years later by Rupert Murdoch's News Corporation. It used to be the most popular social network but has recently been overshadowed somewhat by Facebook. MySpace is still a popular site for bands and music fans to share information about forthcoming gigs and releases. <http://www.myspace.com>

Twitter

Twitter allows anyone with an account to post short messages containing a maximum of 140 characters of text, providing updates to the world. Twitter messages can be received on PCs and mobile phones. <http://www.twitter.com>

Yahoo

Yahoo is one of the oldest social networking sites, having acquired the discussion groups company, eGroups, back in 2000. It allows members to

set up email lists on any subject. A popular list relevant to readers of French Week is La Vie en France: <http://groups.yahoo.com/group/LVeF/>

LinkedIn

LinkedIn is a social network for business people, which allows users to post information about their professional background and make links to others in their online network. <http://www.linkedin.com>

Skyrock

Founded in 2002 and now having more than 32 million members, Skyrock is the leading French-based social network, used for sharing text, photos and video with family and friends. <http://www.skyrock.com>

Next week, we'll examine the advantages and disadvantages of each of these social networks and look at how they can best be used. French Week invites you to email your questions to cointechno@french-week.com

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