



Insurance for Expatriates in France

Feb. '08 newsletter

Carbon monoxide: you can't see it, you can't smell it... but this gas can be deadly!

Each year in France, as many as 6,000 people suffer carbon monoxide poisoning and 300 people die*. Most cases of CO poisoning are due to malfunction of heating, hot water production and other fuel-burning devices, including defective maintenance of these devices. You or your family may suffer severe headaches, dizziness, mental confusion, nausea, faint or even die.

In order to avoid being poisoned by carbon monoxide:

- Get your heating and hot water systems maintained by a trained professional.
- Have your fuel-burning appliances (e.g. room heaters) inspected and maintained by a trained professional

- Do not block the air vents of your home
- Get your chimney cleared and cleaned every year
- Do not use fuel burning back-up heaters permanently
- Clean the gas burners on your cooker at regular intervals
- Do not use a gas oven as heater by leaving the door open



* Source : French General Health Administration

Winter is here: drive carefully!

Driving a car in winter often means getting on ice or snow covered roads, an adventure that can quickly become hazardous in case of inappropriate driving.



Here are some simple rules to keep you safe:

- Speeding up, slowing down and braking should be progressive and moderate
- Leave more space between you and the car you are following. It is essential for you to be able to anticipate danger earlier while braking in more hazardous conditions
- Take care that your tyres are suited to winter conditions (i.e. you may need 'snow-tyres')
- To decrease the risk of sliding when going uphill, use a higher gear ratio than you would when travelling in dry weather.
- Lastly, do not forget that snow chains are compulsory in most ski resorts.

New!

The Aon quarterly newsletter is now available in English. For any feedback or requests regarding its content, contact us at insurexpat@aon.fr.

Classic Car Insurance

Do you own a vintage or prestige car? Aon can arrange insurance packages to meet your particular needs at very attractive rates. Go to www.LDAClassicCar.com for more information.

French insurance terms

La prescription biennale (Two-years prescription): French law provides that "all acts consequent upon an insurance contract shall be subject to two-year prescription from the fact event or circumstance having caused the contract to become effective".

In other terms, both the insured and the insurer have two years to settle their differences.

At the end of this period, any action at law between them shall be construed as "time barred", with, at the same time, automatic cessation of their respective rights.

What's new at Aon?

Pet Insurance Plan



Whether scheduled in advance or unexpected, veterinarian bills can quickly escalate to sizeable amounts. Treating your pet following a road traffic accident could cost over € 2,000.

Aon has designed a pet insurance plan (PIP) which covers the cost of medical care expenses in case of accident or illness of your favourite pet. An indispensable insurance plan from € 18 per month that covers:

- Payment of veterinary consultation fees, surgery, clinic hospitalisation, lab analysis, x-ray examination and purchase of prescribed medication

- Quick refund of as much as 75% of costs incurred, capped at € 2,000 per annum



For more information, call us or visit www.AonInsureXpat.com/Pet.

Do you need an independent advisor? Opt for Aon Conseil & Courtage

In order to help you choose your financial partners, insurers or reinsurers with as much freedom of mind as possible, we inform you that:

- Aon Conseil & Courtage is not linked to any exclusive distribution channel
- Our ownership is not controlled by an insurer or reinsurer, guaranteeing our ability to provide independent market conditions analysis*

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Should you have any claim or inquiry, Aon provides you with a dedicated service:

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* As meant in article R 520-1 of the French Code of Insurance Law.

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For information on your insurance policies or to request a quote, call us toll free **0800 822 202** or **+334 95 061 646**