



Insurance for Expatriates in France

No. 3

Safety jacket and emergency warning triangle: are you ready?

From July 1st 2008, all drivers must carry in their vehicles both a yellow reflective jacket and an emergency warning triangle meeting statutory specifications.

The new law, enacted on the initiative of the French Interministerial Committee for Road Traffic Safety, aims at reducing the number of accidents by ensuring better visibility for vehicles stopped on the roadside or at any location which is not a parking place. A major provision of the new regulation stipulates that the driver, whenever he/she has to make an emergency stop, must wear the jacket before he/she steps out of the vehicle and that as a consequence the jacket must be promptly available. The emergency warning triangle must be deployed immediately, 30 metres away from the vehicle and the car's hazard warning lights must be on.

This equipment is now compulsory, though authorities have left users a breathing space of three months before delivering fines or penalties if the equipment is not onboard the vehicle. From October 1st onwards, car owners in breach of the new rules will be fined € 135 (or € 90 if the fine is paid within a short period).

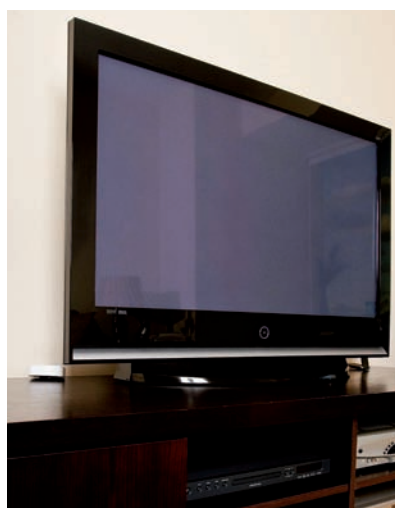


Avoid bad surprises: check the insured value of your property

When you first take out your home insurance, you have to state an amount that represents the value of contents you wish to insure. However, the value of such property changes over time: people buy furniture or jewelry, they may start a collection of antiques or receive or inherit various objects or valuable items. These changes, if not reflected in the value insured in your current insurance policy, will not be covered in case of loss through fire or theft.

It is therefore in your interest to review from time to time the value of the property disclosed to your insurer. For certain items, it must be necessary to call upon an expert to help with this. Sometimes you may find that fine arts or very valuable items cannot be covered by your current policy. If such case, please do not hesitate to call upon our specialist department Aon Artscope.

More information at aon.fr/artscope



Insurance lexicon

Right of renunciation:

In order to protect the consumer, the French law enables any person to waive a contract that he/she has signed as a result of door-to-door selling either at home or in his/her workplace, even if this has occurred on the request of the person concerned.

The cooling-off period or free-look time span for insurance contracts other than any commercial or professional business has now been extended to 14 days (article L 112-9 of the French Code of Insurance Law).

Change of corporate name

Aon Conseil & Courtage has changed into Aon France. Try to remember it in your mail!

Do not pay your premiums in cash

As part of the implementation of its anti-money laundering policy, Aon no longer accepts payment of premiums in cash. You may pay your premiums either by cheque (annual or half-yearly) or, even better, by direct debit from your bank account. For customers of a broker like Aon, this is by far the best and most secure manner to pay premiums.

Introduce a friend or a relative

If you introduce your friends or relatives so that they too can enjoy the products offered by Aon, you can receive as much as € 100 in gift certificates!

www.AonInsureXpat.com/friend

Pet Insurance Plan

To learn more about this cover that provides refunds of veterinary expenses in case of accident or illness to a pet, go to

www.AonInsureXpat.com/pet

Take care of your health!

Because health is essential, Aon offers top-up health insurance designed to meet your needs and those of your relatives.

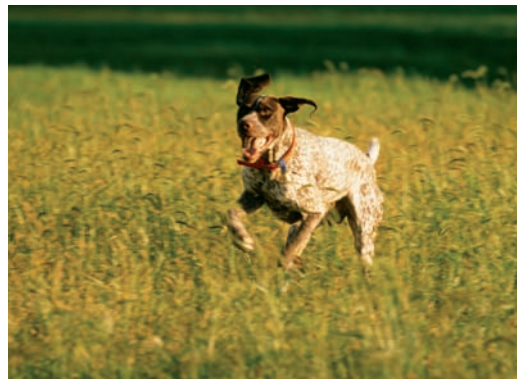
For any information, go to www.aoninsurexpat.com/health

What's new at Aon?

Hunting season 2008

New! Practice Interruption Insurance: an exclusive innovation from Aon.

Aon pioneers insurance by enhancing the services delivered to its clients. The new offer, available from this year on, consists of an extra cover that complements the traditional hunting cover. Until now, any hunter unable to practice his or her favourite leisure pursuit as a consequence of accident or illness risked wasting the money spent on a hunting license fee and the investment they had made in sport hunting societies. From now on, holders of the Aon hunting policy who purchase the "practice interruption" option may be refunded all or part of these expenses, provided the disability period is in excess of 30 days.



More informations at www.aonassurances.com/chasse

Schoolchildren insurance: high quality at affordable price!

Many parents will tell you that although insurance cover for schoolchildren is not compulsory, it cannot be overlooked. It is required to cover activities such as sport or cultural events taking place outside the school. This cover provides you with peace of mind with respect to the damage that could be sustained or caused by your child. We offer a very comprehensive school insurance package at 40% off the usual rate. It will only cost you € 16 for the first child, and € 15 for each additional child per year.



More informations at www.AonInsureXpat.com/school

Do you need an independent and objective adviser? If so, don't hesitate to choose Aon France

We can meet your requirements for receiving objective and independent assistance in the choice of your financial partners, insurers or reinsurers. Remember:

- Aon France is not bound to any exclusive distribution or marketing channel
- Aon is not owned by an insurer or a reinsurer, and this helps ensure that we have an objective approach of markets*

Aon France is registered as insurance and reinsurance broker with ORIAS** (Organisation for the registration of insurance brokers) under number 07 001 560). More on www.orias.fr. In compliance with legal requirements, Aon France carries out

business under the control of ACAM (Insurance Companies and Mutuals Supervisory Authority).

ACAM (Autorité de Contrôle des Assurances et des Mutuelles)
61 rue Taitbout F-75436 PARIS CEDEX 09 FRANCE.

Should you wish to complain or inquire on any insurance product, Aon has set up a dedicated customer service:

Aon France
Customer Service "Service Réclamation"
45 rue Kléber
F-92697 LEVALLOIS PERRET Cedex France
Internet: service_reclamation@aon.fr

* As referred to in article R 520-1 the French Code of Insurance

** The "Organisme pour le Registre des Intermédiaires en Assurance" is a regulatory instance in charge of identifying and registering both natural persons or body corporates licensed to perform the business of insurance or reinsurance intermediary in France. It allows for checking whether the professional concerned is duly registered as intermediary whether in France or in other European countries.

Editor: Vincent Redier • Editorial staff: Michèle Gaillard, Frédéric Masini, Nicolas Draps

Special thanks to: Nadine Collace, Julia Traynor • Communication Department • STUDIOAON • 210908/ARS

This document is not a contract, general conditions are available upon plain request.

Aon France

Société de courtage en assurances et réassurances immatriculée au Registre Unique des Intermédiaires d'Assurances sous le n° 07 001 560 - 414 572 248 RCS Nanterre - www.aon.fr