



Insurance for Expatriates in France

No. 4

A registration number for the duration of your car's life

As of 1 January 2009, all new vehicles must be fitted with the new model of number plate comprising of seven characters (four letters, three numbers) and two hyphens. E.g. AA-123-AA.

There will no longer be a single national series. The new registration is allocated chronologically according to a single national series. It is allocated for the vehicle's entire lifespan and will not change with its successive owners.

On a blue background to the right of the new number plate, there is a number corresponding to the French *département* chosen by the current owner, as well as the logo of the corresponding region.



The owner will be able to register his/her vehicle anywhere in France, with a registered professional, without having to go to the prefecture.

→ For more information go to www.interieur.gouv.fr

Aon Assistance every trip!

Breakdown, accident or just a flat tyre... in certain unexpected situations, you may feel helpless unless you have the reassurance of a motor insurance policy with Aon Assistance!

This service includes breakdown assistance at home, a courtesy car (up to thirty five days in the event of theft!), as well as original services, such as flat-tyre assistance or the training course for recovering driving-licence penalty points.

Furthermore, Aon Assistance will cover you during your skiing holiday, providing cover of up to € 500 for rescue and transport off the mountain, providing you are within the ski run limits.

Worth knowing regarding your medical expenses. In the event of accident or illness, when travelling abroad, you can be reimbursed up to € 100,000.

How to check whether you already benefit from motor assistance? It's simple. Look at your green card (look for the Aon Assistance reference).

→ More information at www.AonInsureXpat.com, "Motor Assistance" section.rubrique «Assistance Auto».



Mopeds Included!

Do you own an old moped? As of 1 July 2009, it must be fitted with a number plate that conforms to the regulations.

This has been mandatory for new mopeds since 01/07/2004.

Consult a State-certified dealer, who will help you comply with the new regulation.

French insurance terms

Avenant:

Additional document to the policy specifying the amendments. The insurance company draws up an avenant if, for example, the insured requests an extension or reduction of cover or an amendment to the insured amounts, or in the event of a change of address.

This amendment must be approved by the insurer and the insured.

IN BRIEF

Aon has moved to La Défense Ouest!

Our head office moved on 8 December 2008!
Our new address is:

Aon Assurances
Défense Ouest
UPI 40-500
420, rue d'Estienne d'Orves
92700 Colombes.

Henceforth, please address your correspondence to this address.

Our other contact details (telephone, fax, e-mail) have not changed.



Your opinion is important to us

• Do you have comments about our newsletter? Feedback on our services? Please send us an e-mail at InsureXpat@aon.fr.

• What did you find most surprising about French insurance when you first moved to France? Please share your experience with us by participating in our quick survey www.aoninsurexpat.com/survey

Conversation with my Aon adviser...

We have summarised your most frequently asked questions in this conversation between Mr Denis, and Philippe, his Aon InsureXpat adviser.

Mr D.: *I think my household insurance premium is rather high. Could you review my policy? I've consulted a competitor, who's offered me a better rate.*

Ph.: Certainly! But if you're going to make a comparison, you also need to compare the cover provided, because your current policy gives you the peace of mind of comprehensive cover. For example, I see that your policy provides comprehensive assistance cover and true legal cover, which is unlikely to be the case with what the competitor is offering. Please send me the quote and I'll gladly conduct a review of your policy.



Mr D.: *Thank you. My twenty-two-year-old daughter is going to Spain for three months as part of a university exchange; what must I do, as regards insurance?*

Ph.: You don't need to worry; your public liability insurance covers any damages that your daughter could cause during her time abroad. She will also be covered by Aon Assistance, which is provided with your motor insurance.

But if your daughter stays longer than 90 days, or if she decides to move and live there once she's graduated, she will no longer be automatically covered. You'll need to contact us so that we can find a more suitable solution, such as expatriate employees insurance.

Mr D.: *Great! Thank you. Just one other thing, do you have any news about the claim for water damage that I made last week.*

Ph.: Your file has been opened by our claims department and your claim has been sent to your insurer. As your broker, we are here to protect your interests. For any information you may have concerning the processing of your claim, please look at one of our fact sheets at www.AonInsureXpat.com. If you'd like, I can put you through to your claims adviser.

An independent and objective partner: Aon France

To provide you with objective advice for your choice of financial partner, insurer or reinsurer, we inform you that:

- Aon France is not linked to any exclusive distribution channel.
- Its share capital is not held by an insurer or reinsurer, thus ensuring objective analysis of markets*.

Aon France is registered, as an insurance and reinsurance broker, with ORIAS (French organisation for the registration of insurance brokers), with the number 07 001 560.

You can obtain further information concerning ORIAS** on their website: www.orias.fr.

In accordance with current legislation with regard to broking, Aon France operates under the supervision of ACAM (French insurance companies and mutuals control authority).

ACAM - 61, rue Taitbout - 75436 Paris cedex 09 - France
For any possible, future claim, Aon has a dedicated department:

Aon France
Service Réclamation
420, rue d'Estienne d'Orves
92700 Colombes.
service_reclamation@aon.fr

* According to provisions specified in article R 520-1 of the Insurance code.

** The Register of Insurance brokers lists private individuals or companies that are authorised to practise the activity of insurance or reinsurance broking, in France. It can be consulted, to verify authorisation for any broker, whether registered in France or in another European country.

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