

Cars: get the scrap bonus!

In addition to the environmental bonus/malus incentive scheme implemented in late 2007, and to support measures approved to help an ailing automotive industry, a «scrappage scheme» was launched on December 4th, 2008 as part of an economic stimulus package.

The «scrappage scheme» is nothing more than a special bonus with fewer restrictive eligibility requirements, which allows you to receive a € 1,000 incentive if you scrap your old car and purchase a new clean one. The scheme will be valid until December 31st, 2009.

Eligibility criteria

- For individuals, the motor vehicle to be purchased must be a new, «clean» car whose emissions are lower or equal to 160g/km of carbon dioxide (CO₂).
- Drivers must scrap their car that is more than 10 years old*. You may enjoy the cumulated benefit of both the scrappage incentive and the environmental bonus (from € 200 to € 1,000) whereby the vehicle that you intend to buy does not emit more than 130g/km of CO₂.

In most cases, your local dealer fulfils the necessary formalities to obtain the scrap bonus.

However, before rushing to try to obtain the bonus, we advise you to check whether your car price is quoted in excess of the maximum € 1,000 incentive. If it is, you'd better sell it yourself.

** Age of the vehicle is computed from the first registration date as shown on the car documents until the date when the new clean car is being invoiced to you.*

- ➔ For a quick insurance quote for your car in France, go to www.insurexpat.fr or call us 0800 822 202.



Scrapping a ≥ 10 years old cars + New car emitting $\leq 160\text{g/km}$ of CO₂ = €1,000 bonus

French insurance terms

Catastrophe naturelle

Natural disaster. It is defined as being the unusual intensity of a natural element (e.g. flood, earthquake, drought). Through an executive order a particular region or place is declared a natural disaster area. Such official declaration is the precondition for victims to file an insurance claim in view of being indemnified of the damage sustained.

Emergency warning triangle or «Red Triangle»: Beware!

Since October 1st, 2008, each car must be fitted with an emergency warning triangle to be placed on the roadside 30 metres away from the car in case of a breakdown or an accident. However, this obligation does not apply under such circumstances where the driver's life is at stake as stated recently by the French transport minister. The executive order provides the following: "On a motorway, when a driver stops at the emergency lane, he or she is in a potential dangerous situation: in that case, do not walk on or along the emergency lane and do not place the emergency triangle."

In Brief

«Are you pleased with Aon?»

Several thousands of our customers were asked to answer this question through the Internet. This satisfaction poll is conducted every year by Aon to check the good quality of its services. 93.4% of the polled customers said they were satisfied or very satisfied with Aon.

Many thanks to all participants who replied and tried their luck by drawing lots. We had 16 happy winners!



School Insurance

For your peace of mind, remember to insure your children before the summer vacation for the next school year. One thing less to do in September! You may complete your registration form online at www.insurexpat.fr/school.

New: choose the best protection for your music instrument!

Whether you are a professional or an amateur musician, your music instrument is precious. Whether it be within your academic framework, your occupation or your passion, traditional insurance contracts do not always provide comprehensive cover for your instruments. Aon has developed a policy intended to cover any type of music instruments, whatever the location, the type of transportation or the damage sustained (e.g. fire, theft, intentional damage, fall). You may choose the options you need.

Your value:

- no deductible;
- agreed value-based coverage;
- renting cost refund for a hired replacement instrument in case of a loss.

More on

www.insurexpat.fr/music or call us at **0800 822 202**.



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.

Responsible publisher: Damien Guermonprez • **Editorial team:** Laurence Gauthier, Frédéric Masini, Nicolas Draps
Acknowledgements: Nadine Collace • **Communication Division** • STUDIOAON • 200509ARS
Non-contractual document, general terms and conditions available on simple application.