

Road safety: new measures

Following seven consecutive years of improvement, road safety figures show a worrying stability in the number of deaths in mainland France: 4,262 in 2009 compared to 4,275 in 2008.

In order to achieve the symbolic objective of less than 3,000 deaths per year by 2012, the Inter-ministerial Committee on Road Safety (CISR), chaired by the French Prime Minister, François Fillon, has decided to implement 14 major measures in the coming months

Fighting drink-driving and driving whilst under the influence of drugs

Drink-driving accounts for 34% of road deaths. In order to ensure increased compliance with the ban on driving with more than 0.5 grams of alcohol per litre of blood, the French police force will receive additional electronic breathalyzers (1,800 additional breathalyzers by 2012). Drug testing in saliva will also be stepped-up, with a target of 100,000 tests per year (currently 63,500).

More effective deterrents for speeding

800 new speed cameras should be installed by 2012. Signs will no longer only announce the presence of a fixed speed camera but also a larger "frequent speed camera control" zone



(i.e. one or two fixed speed cameras between 1 and 2 km apart), in order to prevent drivers slowing down just before the speed camera and accelerating again just after).

Finally, around one hundred "average speed" cameras will be used to check the time taken to cover certain particularly at-risk sections of road such as tunnels, the areas around road-works or dangerous bends.

More severe penalties for major road traffic violations

For serious violations (repeated drink-driving, drugs, major speeding offences, driving without a license or insurance), the vehicle may be immediately impounded by the authorities for up to seven days. Hit-and-run drivers may now, subject to adoption of the LOPPSI Act (French Act on orientation and planning for domestic security performance), be sentenced to up to three years' imprisonment and a fine of €75,000. Indeed, hit-and-run incidents recorded by the French police force have increased by 31% in seven years.

Increasing the safety of two-wheeled motor vehicles

In 2009, 28% of people killed on the roads were riding two-wheeled motor vehicles. In order to counter this particularly high rate, un-governing mopeds is now illegal (50% of mopeds involved in accidents are un-governed) and subject to a €135 fine. In addition, mopeds will be subject to compulsory technical inspection every two years.

Source: Interministerial Committee on Road Safety – Press pack of Thursday February 18, 2010

Increased insurance premiums

Although insurance rates were subject to little or no change over the last five years, car and household insurance premiums have started to increase again in 2010, for the following reasons:

- The stagnation in the number of road deaths
- Very adverse weather conditions in 2009 that led to a significant increase in the indemnities paid under property and glass breakage policies (Klaus and Quiten storms)
- 5% increase this year in the unit cost of claims (vehicle repair, victim indemnification, hospitalization of injured parties)

French insurance terms

Antécédents = loss history:

Information related to the insured party's "past". When establishing a policy, you will be required to disclose your insurance and loss history so that the insurer can, on the basis of your history as an insured party and of your "bonus" (for car insurance), assess the risk and offer you a rate consistent with your circumstances. Insurance history may affect the amount of the premium. In the event of an omission or false declaration by the insured party, the insurer may refuse to settle a claim. Regarding car insurance, the insurer may use the AGIRA database to check the insurance/loss history disclosed by the customer.

BRÈVES

Are you satisfied with Aon?

This is the question that we have been asking our customers to answer since December 2009. This satisfaction survey is conducted by Aon every year to check the quality of the service provided.

In 2009, 95% of our customers declared themselves rather or very satisfied, that is 1.6% more than the 2008 count. The main improvement was in the "very satisfied" category which accounts for 36.3% of the total.

New scrapping bonus (prime à la casse)

Cars ordered between January 1, 2010 and June 30, 2010

For cars whose carbon dioxide emissions are 155 grams of CO₂/km or less and which are ordered between January 1, 2010 and June 30, 2010, the allowance will be:

- €700 if the invoice is issued by September 30, 2010 at the latest
- €500 if the invoice is issued between October 1, 2010 and March 31, 2011

Cars ordered between July 1, 2010 and December 31, 2010

For cars whose carbon dioxide emissions are 155 grams of CO₂/km or less and which are ordered between July 1, 2010 and December 31, 2010, this amount will be:

- €500 if the invoice is issued by March 31, 2011 at the latest.



Your driving license? It's for life!

You have infringed the Highway Code and you have lost one or more points on your driving license?

You want to take an awareness-raising course in order to recover four points on your driving license?

In addition to the services already provided by Aon (e.g. zero km assistance, fuelling error, courtesy vehicle, etc.), our assistance options now include a points-recovery guarantee.

Aon organizes and pays for a course in raising awareness of road safety by which you can recover points lost on your driving license, if you have committed an offence leading to points being lost.



With this new option, the significant cost of this course will no longer represent an obstacle to you relearning the right reactions and behaviour as regards road safety.

How can you know find out whether you already have assistance cover? Simple: just check whether "Aon Assistance" is mentioned on your insurance certificate.

Examples of offences and related loss of points

- Blood alcohol level 0.5 g per litre of blood or more
- More than 50 km/h over the speed limit

- Failure to stop at a red light or stop sign
- Between 40 and 50 km/h over the speed limit

- Failure to wear a seat belt or helmet
- Between 30 and 40 km/h over the speed limit

- Between 20 and 30 km/h over the speed limit
- Using a hand-held cell phone whilst driving

- Between 10 and 20 km/h over the speed limit

For more information, visit www.InsureXpat.fr

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, 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), under number 07 001 560. You can obtain further information concerning ORIAS** on their website: www.oriass.fr.

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

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For any possible, future claim, Aon has a dedicated department:

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

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