

BROS NEWSLETTER

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1. BROS Annual meeting

The annual BROS meeting was held at 5.30pm on Thursday 11th September 2008 at the LouClub. About 60 members attended. In addition M Valentin, M Jacquemin and Muriel attended part of the meeting

Bob opened the meeting by welcoming everybody. He reported that sadly Ken Roberts had died after a short illness on 3rd June 2008. He was a very kind and considerate man and always very helpful. He was a proud devonian with a lovely lilted devon accent.

Bob also reported that he had sent a card on behalf of the members to M Valentin following his recent spell in hospital. He thanked Dot for the card. Bob had given the usual bottles of whisky and chocolate to the Bureau staff.

Muriel then read in english a short report by M Valentin which reads as follows:

"We are happy to be present at your annual meeting and to see that you are more and more present showing the good health of your organization.

The Domaine of Canebieres is in due form, the management is pleased, the payment record is good.

The only dark shadow staying is the red zone where buildings are forbidden. We will meet the prefect in October to find a solution to this problem.

Thank you very much for inviting us to your meeting."

Yours Sincerely

Le Gerant, Bernard Valentin.

This was followed by a period of questions, a resume of which follows:

Did the Domaine know that a farmer takes water from one of the stand pipes on the Domaine? Yes the Domaine is aware of this and the size of the tanks used and he pays accordingly.

Some valves/taps have been removed from one member's outside shower? Domaine was not aware of any such problem.

Will the general tip be replaced? It was taken away because it was used for builders type rubbish. However fridges/ washing machines should be left out as tree trimmings are, a vehicle will go round once a month to collect them.

The barrier was left up on some evenings? This is so when the lower gate is being used. Some people are not being booked in? Please let the bureau know when this happens so actions can be taken.

Building in the red zone? M Valentin had a meeting with the mayor of Le Muy.

Both agreed that new mobiles were better than old and buildings are better than mobiles. They are having a meeting with the prefect in October to discuss the situation.

Bob thanked M Valentin, M Jacquemin, and Muriel for attending the meeting.

There was a discussion as to the use of direct debits to pay for taxes and electricity bills. This is possible, arrangements need to be made with the bank and organisation concerned.

Elsie reminded members that rented their property of the need to notify the french authorities. She also mentioned that there was a need for a person to be the brick rep and stand for election to console and there be a focal point to approach the domaine. Pam Kilbey agreed to go forward.

Bob reported on the use of Chronopost at the post office when an urgent letter needed to be in England the next day. This post guarantees next day delivery. It cost 38€ 1 member has since used this system.

Melanie reported that whilst driving in Cannes in a French hire car she was stopped by police and warned for driving too close to the near side pavement which prevented mopeds and motorcycles overtaking on the near side.

Bob reported on the program relating to driving in France. Radar detectors are illegal. If stopped on the spot fine is 750€. This however is in the form of a deposit and if the driver goes to court the fine will be somewhat lower and the balance refunded. If convicted in the driver's absence the 750€ is retained. On the program it was stated that if driving at 25 mph over the speed limit the fine is 135€ but if 31 mph over the limit the driver's license is revoked on the spot. It was also indicated on the program that stopping for pedestrians at a pedestrian crossing could be fined for holding up traffic!!!

Florescent jackets are compulsory since the 1st of October 2008. The fine for non possession will be 90€ - 135€ 1 member reported that a member had a speeding ticket in a French registered car for driving a 73 kph in a 70 kph zone.

Bob reported that he would be attending a BA of the var insurance seminar at Lorgues on the 22nd September 2008. See Later.

Barry Chapman reported on his insurance claim relating to the fire on his plot.

Please Link To Stories On The Website And Click On Insurance Challenge For Full Stories.

Two members reported that they had obtained insurance for their property at Canebieres from companies in the UK. Madeline and Eddie Spain have insurance through www.towergatebakers.co.uk I have spoken to them and they will only insure the mobile home and it must be under 15 years of age. Chalets can be insured. Sadly I did not take the other person's name and I have yet to hear from him so through this newsletter can I ask him to make contact with me.

The treasurers report was presented by Tony indicating that the finances of Bros were in a healthy state.

Antony Topham continues to maintain the www.dcanebieres.com Website. this contains much information and the newsletters are posted on it.

Bob closed the meeting with thanks to Tony, Melanie, Elsie, Noreen, Pm and Dot for helping with the meeting.

2. BROS membership list

I have been asked if i will circulate the membership list to all members. The B A of the Var and the rotary club of which i am a member circulates names and address of members. I am prepared to circulate this information provided the members agree. If anyone objects their information will not be circulated and they would not get the circulated list. Will any objectors please contact me.

3. British Association of the Var insurance Seminar.

Dot and I together with Pam Kilbey attend the above seminar at Lorgues on 22nd September, 2008. About 100 members who attend were addressed on car, household, health and travel insurance after which there was a question and answer period. A lot of the information related to ex-pats living in france permanently. A resume is attached. I am grateful to Pam Kilbey for her notes.

4. Abriscotiers-immobililier. fr web site

The above website contains details of the Domaine together with pictures and details of 11 properties for sale including the sale price. It also contains an online application from to rent properties on the domaine with prices per week accordingly to a rating, A, A + etc.

The site also contains the same information in respect of Pin De La Legue. I am grateful to Barry Chapman for this information.

Although it is early, Dot and I wish all members a very happy christmas and a happy and healthy new year.

Notes from insurance seminar presented at Lorgues by BA of the var.

Aviva- Luc de Bardonneche- Car insurance

Fully comprehensive= tous risques. All cars must be insured even if not on the road.

Everybody but driver is insured. Some companies require driver to have specific insurance protection. Car breakdown at home-car could be towed to the nearest garage.

Window replacement, no excess

Option to pay extra to have new for old for 1st to 4th year. Older cars replaced at market price. Separate options for personal effects, courtesy car, legal expenses.

Bonus/malus- If o claim during year, NCB is increased (multiply by 1.25) for each at fault accident NCB is decreased by 5% (multiply by 0.95)

Releve d' information=claim history. Young drivers have a higher excess. Contract is for cars used mainly in France. Insurance renewed automatically.

Eheance principale/anniversaire=date of renewal.

To cancel notify insurance co 2 months prior to expiry or within 20 days of receiving the bill. Franchise=excess.

Claim-complete. A contract amiable within 5 days of accident. Make sure diagrams are accurate. Theft- 1 month delay for police enquiries. Body damage=damage to person not car. Carte grise, registration document must be in car on on your person not photocopy, same applies to insurance and driving license. Insurance for over 75 years can be a problem.

Health- Jenns Fromm (danish) read by organiser.

Heath and travel insurance. 4 top up plans for CPAM- no age limit, pre-existing conditions not looked into for top ups. State reimburses 70% of TDC. Eye tests covered but not spectacles. Can get cover while waiting for carte vitale registration gateway.

Overseas cover, Platine global, global direct. Patriot individual medical insurance policy for travel health insurance. Couple sure will cover up to 60 days.

Eric Blair- health, travel and medical, Riviera insurance bookers, Valbonne and Monaco.

Private service to foreign nationals. EHIC issued by France valid for 1 year apply 2 weeks before travel. EHIC issued by UK valid for 5 years. CPAM will cover in europe with EHIC. If you have not applied for EHIC might still pay if you present bill on return to France. Car and household insurance may provide some health cover with a possible max 7600€.

Most plans will not cover british citizen resident in France for a cancelled british holiday.

Household- Theresa Marzoca

Building details must be precise to get correct insurance. Contents- furniture, clothes, linens, computer but if fixed to wall, i.e. kitchen unit, part of building. Keep bills and photos. Fire insurance must debroussailler to within 5 meters of building.

Water= leaks, floods, pipes, taps left running, drains, tempests/snow damage.

Theft must close windows, shutters if away over night, during the day just doors need to be closed(locked). Some insurers require shutters to be closed at night. Jewelry have photos and valuations which can be lodged with insurer. Main residence=living there 9 months.

Secondary residence living less than 3 months. Replacement a neuf option available for contents. Chimney must be swept each year by chimney sweep who provides a certificate otherwise in case of damage by fire the insurer will not pay. Insurers do not understand accidental damage by policy holder but there is cover if damaged by visitor.