

# FRENCH INSURANCES

## SEVERAL TYPES OF INSURANCE

### ♦ Compulsory:

- **Car insurance** (driving a car or other land-based vehicle)

You **cause a road traffic accident**. Could you **compensate** the serious injury suffered by the passenger in the other car ?



- **House insurance** (as a tenant)

You **accidentally set fire to the house** you rent and it is badly damaged ... Could you buy yourself a new one? **How are you going to reimburse the owner?**



- **Personal liability** (for children at school, in your job, in daily life...)

What happens if **your child playing ball has injured another child**? **Are you able to pay for the new teeth of the child?**

Personal liability insurance covers personal injury or property damage caused to others by you, your family or your belongings



*The law provides civil or criminal punishment for those caught without insurance*

### ♦ Not compulsory: travel, death, valuables, sports ...

### ♦ Our advice:

⇒ Obtain your car insurance records from your country of origin - *It may impact the cost of the car insurance*



⇒ Keep all your bills in a safe place (computer, electrical appliances, furniture, jewelry, clothes...) - *If you want to receive compensation after an accident, it will help*

⇒ If applicable, include your spouse as a driver in your insurance contract (but note that for diplomatic registration, the contract and the insurance card should be in your name only)





### CAR INSURANCE CARD

You should always have the valid insurance document and detached coupon (both are renewed every year)



### IN CASE OF CAR ACCIDENT

If necessary, first call the emergency number



Then:

- 1- fill in an accident report form
- 2- make a statement to your insurance company: call them immediately
- 3- Your insurance company will help you choose a partner car repairer & will lend you a car
- 4- ask your insurance company for an expert

### Accident report form:

The front side must be completed and signed by both drivers in order to determine their respective responsibilities.

Please keep your calm, stay friendly & polite when you fill in the form.



## PRACTICAL ADVICE

### IN CASE OF HOUSE DAMAGE AND/OR BURGLARY



If necessary, first call the emergency number



Then, call your insurance company which will help you and tell you the different things to do.

*Keep all your bills in a safe place if you want to receive compensation after an accident (computer, electrical appliances, furniture, jewelry, clothes...)*