



Garantie des Accidents de la Vie / Accident Insurance

OK, this is one of those insurances that you might think you don't need, but when the accident happens, you wished you had. Especially if you are clumsy. Or if you are very sporty or like gardening.

There are around 11 million non-occupational accidents each year and four times out of five, the accident is self-inflicted, so if you don't have this insurance, you won't get any compensation.

23% of non-occupational accidents happens at home (BBQ, gardening, cooking, etc.) so don't think it only happens to others. But - be careful, as this insurance is not for every type of accident and in my opinion, is not for everyone either. So read on to find out why...

What Does it Cover:

This insurance gives compensation when the insured has suffered a personal injury which leads to:

- a permanent disability of 5% minimum.
- an aesthetic damage (a major one, not just a scar)
- death

When Does it Work:

This insurance covers you and your family (spouse and children) in case of injuries or death by accident in a non-professional situation. So it covers non-occupational accidents that occur:

- while doing sport
- while doing DIY or just being in your home
- when you are a victim of crime or terrorism
- resulting from natural, industrial or technological disaster
- being the victim of a traffic accident (walking or cycling)
- resulting from a medical accident
- while using a motorised toy, a lawnmower or an electric wheelchair

What is Not Covered:

- damages resulting from a previous injury of the insured
- damages resulting from a disease (even heart attack)
- damages caused by intentionally injuring oneself
- damages resulting from an accident in a car, motorbike, caravan or camping car
- damages resulting from civil war or war
- damages resulting from nuclear exposition or biomedical experiment
- damages that are linked to your job

What Compensation is Covered:

For death:

- funeral costs
- loss of revenue for the close family
- expenses for the close family due to the death
- compensation for emotional distress for the close family.

For permanent disability:

- the future and actual loss of revenue
- the temporary or permanent functional deficiency
- assistance from a third person
- the cost of adapting the house and vehicle to your disability
- compensation for endured suffering
- compensation for the loss of leisure activity (like not being able to do gardening, etc.)

Cap of Compensation:

1 million€ per victim, 20,000€ for actual loss of revenue and 20,000€ for temporary functional deficiency.

How Does it Work:

An insurance expert (medical) is involved and assesses what percentage of disability you have. Then, the insurance company follows the rules established by court of common law depending on several factors (percentage of disability, age and revenue of victims, family situation, etc.).

So if you are 70 years old, you won't be getting much as it won't affect your revenues! In fact with Allianz we won't cover people over 68 years old as we don't think it is worth it.



Examples of Compensations:

Example 1:

Sylvie is 68 and goes to Brazil on holiday. She falls there and is injured with a very bad fracture of the hip (fracture per-trochanterienne de la hanche). She is in hospital for 8 days. With this contract, she will be entitled to 10,000€ compensation for endured suffering, 4,000€ for aesthetic damages, 4,000€ compensation for loss of leisure activity (no more holidays!) 7,800€ for cost of adapting her car, 7,340€ for adapting the house and 20,000€ for permanent disability (20%). Total compensation from Allianz: 53,140€.

Example 2:

Marc, 31 years old, works as a manager for a building company and loses the use of his hand while manipulating some fireworks on New Year's Eve. His job obliged him to use his hand. With this contract, he will be entitled to 8,000€ compensation for endured suffering, 2,000€ for aesthetic damages, 9,599€ compensation for loss of actual revenue, 60,901€ for loss of future revenue. Total compensation from Allianz: 80,500€.

Conclusion:

Those are the conditions with the Allianz contract, if you have this type of insurance with someone else than Allianz, check the conditions.

It costs between 150 and 300 euros per year depending on your age and your family structure but it could cost you even more if you have an accident and you are not covered.

We had a young customer who cut his hand (sectioned his ligament) while using his lawnmower and lost the use of his hand (10% disability). He was a butcher and therefore lost his job. He was unfortunately not covered and wished he was.

Don't hesitate to contact me for any other information or quote on subject such as Funeral cover, inheritance law, car, house and top up health insurance, etc...

And remember to check out our website where you can find all my previous articles under the 'Practical Information' page on the English site: www.bh-assurances.fr.

You can also follow us on Twitter @charenteinsure

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