Protection Juridique / Legal Cover

Well, let's face it, none of us want to have to use this insurance as that means we need to use a lawyer!

I actually have met lots of people who have this insurance and don't have any idea what it is for. And, as it is quite cheap (around 70€ per year), they don't bother to check whether they really need it or not.

What Is It?

It is an insurance to cover legal fees (lawyers, experts, etc) in case you need them for topics such as problems with neighbours, boundaries of property, relationships with French tax, with employers, artisans, the state, social workers, public transport, associations and so on. But also if you had your identity stolen or have issues with goods you have bought (even on the internet).

Basically, everything to do with your normal life. It can cover legal fees for problems with lodgers (it is an additional option on the contract).

It also offers advice on the preliminaries to trouble, e.g. You have a neighbour with a barking dog (yes, I can speak from experience here) and you phone the helpline (or with us, come and see us or phone us) and they will explain what to do and in what order. This is likely to be: talk to the neighbour, write a letter, write a registered letter, call in an expert to witness the barking dog and finally go to court. The fees of the expert and the legal fees of the court are covered by the policy (see limits below).

What Does It Not Cover?

Anything to do with work if you are self-employed.

Also, you are not covered if you did anything illegal, and meant to do so (other than self-defense). So if you rob a bank or decide to harm your neighbours because of the barking dog, this contract will not cover your legal fees.

What Are The Limits?

Like every insurance, there are limits on how much they cover.

With the Allianz contract, it is 20 000€ per claim for lawyer fees. You should have received a little booklet called 'dispositions générales' or 'dispositions particulières' and those limits are written on it.

It works in France and the European Union and it does not cover claims that happened before you took out the contract.

How Does It Work?

You should not engage in anything before you speak to the insurance company, otherwise, they might not pay.

So before you engage in anything, you must phone or write to the insurance company. Obviously, I mean by that, the calling of an expert or lawyer. You should always try to resolve your problems peacefully first. And only if that does not work, then call in this insurance.

What's The Cost?

With Allianz between 72€ and 204€ depending on what you want to cover.

If you want to include legal fees for divorce, then it's 204€. Most of the time, the basic 72€ level covers anything to do with a person's life with no rented property.

Conclusion

Believe me when I say that I felt a great relief in knowing I had this insurance when my neighbour renovated part of her house to rent it to someone with a barking dog (yes, my examples are always true) and that the peaceful solution (asking them nicely to deal with it) did not work. I did not have to go to court in the end, but knowing I had it covered, gave me peace of mind.

Who hasn't had problems with their electricity or water company or with buying goods in the supermarket or internet and wished they could get some help finding out if they could get compensation and how?

This contract can do that for you so don't hesitate to contact me for any further information on it.

And remember to check out our website: www.bh-assurances.fr for all my previous articles ("Practical Information" on the English site). We also now have a Facebook page: **Allianz Jacques Boulesteix et Thierry Hatesse.** You can also follow us on Twitter **@charenteinsure**

Please 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...

N° Orias 07004255

Allianz

BH Assurances
22 rue Jean Jaures
16700 Ruffec

Contact Isabelle Want:
Tel: 05 45 31 01 61
Mob: 06 17 30 39 11

Email: isabelle.want@bh-assurances.fr ~ Visit our website: www.bh-assurances.fr