



# How to Cancel Insurance and the New Law 'loi hamon'

**W**ell, I've lost count of how many times I have had British people asking how to cancel insurances in France (not from my customers of course, as nobody wants to leave BH assurances!).

I know, in England, you just phone them and tell them you want to cancel and that's it. But, you are in France, and, surprise, surprise, we like paperwork.

So here is an explanation on how to cancel your insurances and some information about the new law that has been finally published this January.

## Anniversary Date/Date d'échéance

The important thing to find out about your insurance contract is the "date d'échéance" which is the anniversary date of your contract. Be careful, as sometimes some companies will automatically put 1st of January as an anniversary date, so it is not always the date when you took out the contract originally. You should find this date on the original contract you signed or on the renewal notice you receive each year.

Normally, when you take out insurance, it is for one year minimum (there are exceptions-see below). So you need to see it through until the anniversary date. Before the new law, the only way you could cancel was by sending a registered letter 2 months prior to the anniversary date saying you wish to stop the insurance on its next anniversary (in 2 months). Be careful, with some companies who offer health top up insurance, it can even be 3 months.

The other way is called *loi chatel* and with this method, you had 20 days from when you received the renewal notice to send a registered letter saying you wish to stop the insurance. Do note that some companies actually send the renewal notice at the last minute, even sometimes after the actual renewal date so you think it is too late. But it is the date on the **envelope** (post office stamp) that counts and not the date on the letter, so always keep the envelope when you choose this method.

This method does not apply for professional insurances such as public liability or decennale insurance or even with some health top up. It always applies for cars and houses.

## New law 'Loi HAMON'

Since January 2015, you can now cancel your car and house insurance anytime you want as long as you have had the contract at least one year.

Because the law has only been published in January 2015, it only works for the contracts that have an anniversary/renewal date since 01/01/2015. Basically, if you have a contract with a date of anniversary on the 05/02/2015 (or anytime between 01/01/2015 and now) and it has been running for at least one year, then you can cancel it anytime after the renewal date. But if the anniversary date is the 1st of December, then you have to wait for that date before you can cancel it even if you have had this contract for 5 years!

**This new law does not apply for top up health insurance or any professional insurances.**

## How to cancel using loi Hamon

i) House insurance as an owner:  
You simply have to notify your insurer with a letter and the cancellation will be effective one month after receiving the letter (email is possible if you can be identified properly with it).

ii) Car and house insurance as a tenant:  
Because car and house insurances for tenants are a legal obligation, the cancellation has to be made by your new insurer (hopefully me!)

## Exceptions

Obviously, there are exceptions which allow you to stop your insurance without using the methods above.

- **If you sell your car**, you can cancel the insurance by showing your certificate of sale (certificate de cession de vehicle can be

downloaded from internet) and the insurance will stop from the date on the proof of sale. If you sell the car abroad, always get a proof of sale of some sort. Without paperwork, it is illegal for an insurance company to stop a car insurance contract before its anniversary date. If the car stops working, a proof from the garage or mechanic can do (it does with us).

- **If you move back to the UK**, we need a proof of insurance from the UK.
- **If you sell your house**, you can stop the house insurance with the paperwork from the Notaire.
- **For health top up**, it can be stopped if you move abroad and stop being covered by the French system. In this case, they can issue you a letter saying you are not in the French system anymore and the insurance is stopped. Otherwise, a proof from the UK showing that you are covered under the UK system should be enough.
- **For professional insurance**, you can cancel with a proof from RSI or MSA saying you have shut down the business.

Basically, when there is nothing to be insured any longer, and you can prove it, the insurance can be stopped.



## Conclusion

Hopefully now you should all be willing to switch your insurances to me and BH Assurances (your favorite insurance broker in the region) as we have a dedicated person who deals with claims and you don't have to wait any longer for the anniversary date.

Finally don't hesitate to contact me for any other information or quote on subjects such as Inheritance law, Funeral cover, French Tax, car, house, professional, travel 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](http://www.bh-assurances.fr).

You can also follow us on Twitter @charenteinsure

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