

Ask the experts

Whether you're planning your move to France, or are already living there, our panel of professionals aims to keep you fully informed with the best advice for every eventuality

TAKE COVER

Q I own a property in France and am considering renting it out, either as holiday accommodation or on a more long-term basis, and I'd like to know what sort of insurance cover I would need to have in place?

Maureen Dowd

A It will depend on the small print of your own insurance policy. In the vast majority of cases, when a property is a 'maison secondaire' the insurance put in place when you bought it will carry an automatic cover for it being let out as a holiday home. A longer-term let may well require a small amendment to your policy, so in either case you will need to ask your insurance company whether you are covered. I'm afraid even in France - some might say, especially in France - there is a lot of small print, and asking the question direct to the relevant insurance company is the only way you can be sure you are covered.

Tenants of a French holiday rental are not obliged in law to take out insurance and few landlords insist on it as a condition of taking the accommodation. As a result, most landlords seek to cover their risks through an *assurance multirisques habitation*, whether for the principal home let out on a temporary basis, or for a separate rental property. If the property is your own home, most of these policies do contain a clause that allows you to let out the property on a



seasonable basis to third parties for up to a maximum of three months. You will need to advise your insurer of the details of your letting period. However, such policies normally contain an excess and exclusions, which is one of the reasons why the vast majority of landlords demand a deposit

from their guests against damage or loss to household effects or the property. Public liability (*responsabilité civile*) insurance will cover accidents or injury to third parties who may be in your property, or damage to neighbouring property, accidentally caused by you (or a member of your family) because of your negligence or imprudence. An all-risks (*multirisques*) insurance policy will cover not only your public liability, but your home, personal belongings, and those of your household. The risks covered will include those of fire, explosion, theft and flooding, leaks, storms, snow, vandalism, broken glazing, natural disasters and acts of terrorism.

Can I add, if you opt for a long-term rental, the laws concerning tenancies of unfurnished properties are heavily weighted in favour of the tenant, so that may help you decide whether to let the property for short-term holiday rentals or a longer-term let. If you rent out property, or you are a tenant, the law requires that all tenants of unfurnished accommodation take out (at least) public liability insurance (*risques locatifs*) covering their own responsibility for damage to third parties and the property.

In general, their responsibilities would be best covered by an all-risks policy (*multirisques d'habitation*) that they could take out to also cover their own person and possessions. This rule does not apply to tenants of furnished properties, or those renting a holiday home.

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The experts



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CHILD BENEFITS

Q My husband and I have recently moved to France with our three children and I'd like to know if we can claim any child benefits here in France? If so, how would we go about it and what would we need to provide in terms of information and documents?

Laura Roberts

A The short answer is yes, you would be able to claim child benefits. Anyone can claim child benefits as long as they are legal residents in France or, in the case of non-Europeans, have a valid *carte de séjour*.

Access to child benefits is claimed via the Caisse d'Allocations Familiales (CAF). The first port of call when looking to claim any type of benefit would be to visit the CAF website, *caf.fr*. This is where you can claim your rights to benefits and find the *cerfa* documents (listed below) that you will need to start the process with the CAF. If your local CAF office is open to visits, then just pop in and see them. If not, then send the application by registered post. Once your file is complete, which can take some time, any benefits will be backdated and then payments will be automatically transferred to your bank account every month.

Bear in mind that since July 2015 access to child benefits is means-tested and the amount you would receive depends on your joint household income. To calculate your rights, the CAF would look at your joint income for 2015 to determine your financial allocation to child benefits for 1 January 2017 to 31 December 2017. This means you will need to provide proof of earnings for the two years preceding your application. There are exceptions to these rules, such as the loss of employment or the sudden death of a spouse where they will re-evaluate based on your current financial situation.

Documents would vary depending on your situation, but the minimum would include your bank RIB, social security documents, work contract, income tax returns for the previous two years, proof of address, marriage certificate, and the birth certificates for all members of the family.

Some documents may need to be translated by a legal translator, but ask your local CAF office if you wish to avoid the costs. The most important ingredient for this process is patience! Some offices have a backlog of dealing with cases of up to six weeks. Good luck.

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