

Ouch!

We have rented cars from the Auto France agency since 2005. There has only been one “accident” claim during our five rentals. We were at the Sunday market in the Place du Marche in Saint Chinian. It was August and incredibly busy. As we pulled out of our parking place a man came up to my window and said “Look, you have a flat tire! Follow me and I’ll help you fix it.” We followed him. How naïve can one be? We immediately got very suspicious. After locking our car, we gave the “thief” the tools and the spare tire. This wasn’t what he was looking forward to but with some grace, he changed the tire. This was a Sunday market day and in rural France just about everything is closed. Certainly the Peugeot Agency was closed but can you believe it – even the Gendarmerie! Crime must take a holiday on the weekends in the countryside.

Five years later, we have relaxed and adopted the local attitude that nothing much of a criminal nature occurs here in Languedoc. Alas! A month before Lloyd and Linda Cullen were to leave France a disaster occurred. It was a very hot day and we all had driven to our favorite swimming hole in Bize Minervois. Wow! Did we cool off. After an hour in the chilled water I thought I would never be warm again. We dried off and walked up to the parking lot only to find, to our dismay, that the Cullen’s car had been vandalized. Thankfully there was nothing in the car but an empty bag on the back seat but everything was a mess.

Back at our house in Assignan, Lloyd contacted Peugeot-Sodexa. This is the rental company and insurance company that have combined their services to offer a very affordable holiday package. Neither Linda nor Lloyd speak any language other than English. This may have contributed to the situation that followed. Okay when they returned to Saint Chinian the Gendarmerie was closed so they couldn’t get a police report. However, even without this form, the owner of the Peugeot Agency helped them fill out the accident claim and called Peugeot-Sodexa to arrange for a rental car. All in all, they got a rental car within the same day. Great service! The difficulties that they had with the Gendarmerie continued for what reason we aren’t sure. Finally they got a police report and the repairs on their car could proceed. Two weeks later everything was finished. The time was filled with a lot of frustration and hanging around their house waiting for telephone calls and reports of progress. Precious vacation days frittered away.

We haven’t had any insurance related accident for decades. So we can’t compare this incident with anything in the US or Mexico. Our claim in

France in 2005 was settled more than amicably. We received a rebate of \$100 on our next car rental. We were happy campers.



This happened while we were parked next to our front door!

Oh My Gosh! I was returning from the recycle bins several blocks away when I saw Gary waving frantically at me. In a loud voice he was saying, “We’ve been hit!” Wow! Where?

It turned out that our neighbor, Michel Robert, had backed his truck into the side of our car. Immediately he came and knocked on our door. Gary was in the middle of cooking some taco meat and said in effect: “Not Now!” Michel said, “Maintenant”. NOW!

When I arrived there was a lot of huffing and puffing going on. Then everyone settled down. One of the things that you fill out in this circumstance is a “constat d’accident” – or accident statement. We learned this from Lloyd and Linda’s car incident. Our neighbor, Michel, had already started filling out the form. We filled out our side of the constat then called Peugeot-Sodexa to confirm that we had all of the necessary information.

The next day, we arrived at the Peugeot Agency in Saint Chinian at 8:00 am. We gave the owner all of our paperwork. Monsieur Chareyre checked our “constat d’accident”, called Peugeot-Sodexa and that was that. We were done. Within a half hour a taxi arrived to take us to nearby Beziers. Two hours after we had left our house in Assignan that morning our Peugeot was at the garage being repaired and we were back home with a new rental car. What incredible service from the Peugeot-Sodexa folks and Monsieur Chareyre at the Peugeot Agency. Of course, we didn’t have to deal with the Gendarmarie. Thank goodness. They are probably still closed.

We are two really lucky folks. In the case of an accident, as the “constat” advises:

-don't get angry

-be polite

-keep calm

and everything will normally work itself out.

Ouch! ... Part Two

Bonjour M. Chareyre,

Nous avons de la chance le connaître votre garage en Saint Chinian. Vous avez la bonté d' aider les touristes qui ne parlent pas bien la langue française.

Merci encore pour votre assistance , votre patience, et votre bonne humeur .

Cordialement,

M. et Mme. Gary Powell

With this small note that said how lucky we were to know of his garage in Saint Chinian and what kindness he had shown us as tourists who didn't really speak the French language, we thanked him again for his help, patience and good humor.

(Oops! I hope that is what my French said!)



Today our adventure in accident and car repair ended. It was on a total up beat. How can that be? Everyone's first question after they heard of the 'accident' was "Weren't you inconvenienced?" Not at all! If this insurance story only happens in France, then all of you out there should forward this letter to your insurance agent for a 'heads up'. The manner in which Sodexa-Peugeot handled this insurance incident was the epitome of efficiency. You might expect that this insurance policy would be very expensive. On the contrary, it is very reasonable and comprehensive. The holiday packets are only available for tourists outside of the European

Union who are on vacation in Europe. Perhaps, due to this clientele, their employees are multi-lingual and their services are very sensitive to clients who are not multi-lingual. Of course, since their clients are on vacation, their services are designed to minimize inconveniences. We were amazed!

In our car rental packet, there was a brochure (in English) telling us about the insurance program and 'what to do' in various situations, such as accidents. There was also a bilingual 'accident statement' form. Alas! We had read neither before this accident occurred. When Michel Robert backed his truck into our parked car in Assignan's Market Place, he immediately knocked on our door to notify us. When it became apparent to him that we didn't have a clue about the procedures to follow, he began to fill out an accident report. He was patience personified at this time during which we called our insurance company to find out 'what to do'. We quickly got everything sorted out, especially after we found the instructions for accidents. Our insurance company, Sodexa-Peugeot, recommended that we take our car to the Chareyre agency in nearby Saint Chinian.

Monsieur Chareyre is a lovely person. We arrived at his garage in Saint Chinian on Monday and after he checked out our "constat", or accident report, he made all of the necessary calls to Sodexa-Peugeot and the taxi company. He took care of everything. Quickly our repairs got underway.

We were picking blackberries up in the hills over-looking Saint Chinian when our insurance company, Sodexa-Peugeot, tracked us down on our cell phone. Our car was ready and we needed to return the leased car the next morning. Bright and early, we arrived at the Hertz agency in Beziers to deliver the Mercedes-Benz 180. We were there at 7:45 just as they were opening the doors. The car checked out, the papers were found and checked out and the taxi arrived 'toute suite'. After a smooth taxi ride from Beziers to Saint Chinian we pulled into the Chareyre Garage. The cabbie stood by until we told him that our repaired car was ready and waiting for us.....Is this part of the insurance service as well?

Even though my long term memory is now beginning to fade, I do not have any episodes comparable to this in my insurance/accident memory bank. I do apologize to Allstate if they ever existed! This Sodexa-Peugeot insurance packet coddles the visitor on vacation in the European Union. They recognize the visitors lack of language skills and bend over backwards to simplify everything.

If you want to visit the EU and rent a car please contact

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Please say hello from Gary and Stephanie Powell.

GREAT CAR RENTAL, INSURANCE AND SERVICE SINCE 2005! SUPERB!