



BH ASSURANCES FEBRUARY 2020 NEWSLETTER

Summary:

Page 2 to 10: Isabelle Want 's article of the Month

Page 10: Agency news

Page 11: Product of the Month

Page 12: Living in France & This Month recipe

Page 13: What happened in France in January

Page 14: Agenda for February

Page 15: Some French vocabulary

Page 16: Useful information and contact details

ARTICLES OF THE MONTH

HOW TO CONNECT TO THE CPAM WEB SITE AND CREATE YOUR PERSONAL ACCOUNT

This will allow you to check reimbursement, download your “attestation de droit” and much more!

You need to connect to the CPAM web site called www.ameli.fr

You also need Your carte vitale number and your RIB (French bank details).

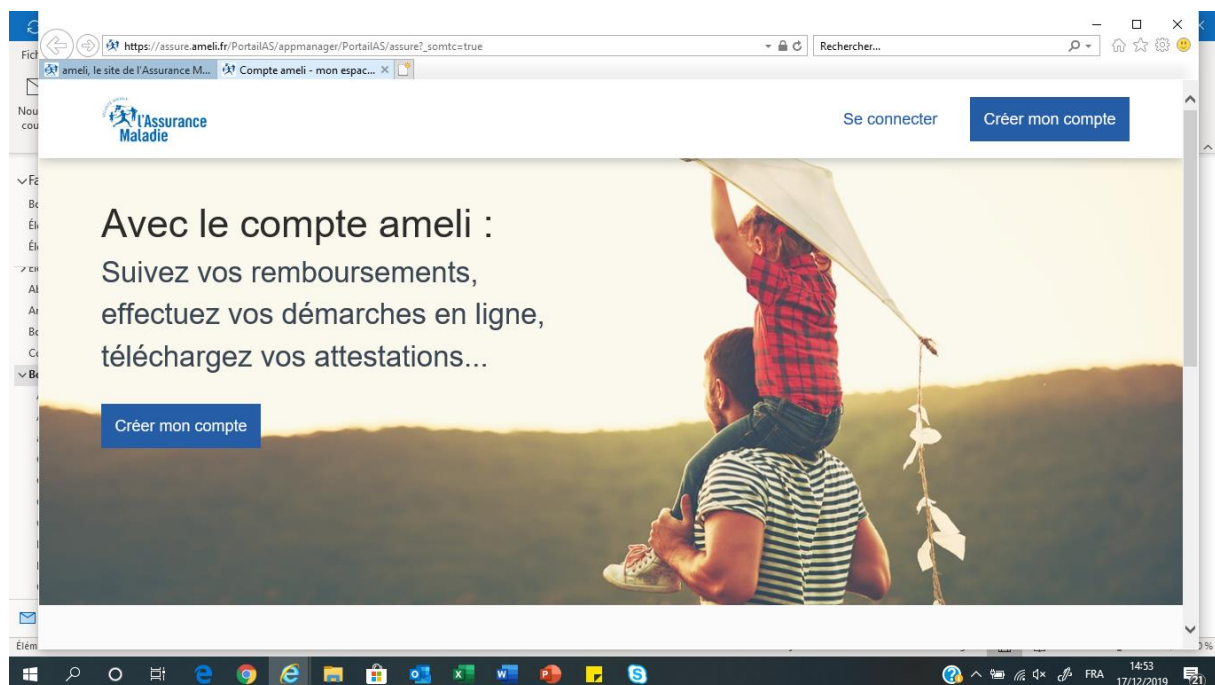
When you are on the page below move your mouse on the pink picture of a person on the right



Then click on « compte ameli » as per below in pink:



You then get to this page:



Click on “creer mon compte” on top right.

Then this page comes up:

“Mon nom” is your surname. Be careful, it could be your maiden name if you are female.

“Mon N° de sécurité sociale » is your carte vitale number or social security number.

Ma date de naissance is your birthdate

Mon code postale is your postal code (commune number) of your French address.

This page then pops up:

Je crée mon compte en remplissant les éléments demandés :

Mon nom : * want

Mon n° de sécurité sociale : * 1 46 12 99 732 184

Ma date de naissance : * 04/12/1946

Mon code postal : * 16230

☒ **Accédez immédiatement à votre compte**

Saisissez les 7 derniers chiffres de votre IBAN : *

FR 76 1090 7*** **26 0193 ?

Saisissez les 11 derniers chiffres du numéro de série de votre carte Vitale avec photo : *

8025000002 ?

* champ obligatoire

☐ **Recevez votre code provisoire sous 8 jours**

RETOUR VALIDER

If you want to access your account straight away, you fill in the rest of your IBAN (7 last numbers) and the 11 last numbers of the serial number on your carte vitale (if you have one with photo). This number is on the right of your photo (showing vertically).

Otherwise you click on “recevez votre code provisoire sous 8 jours » which means you will receive your temporary password by post within 8 days.

Compte ameli

l'Assurance Maladie

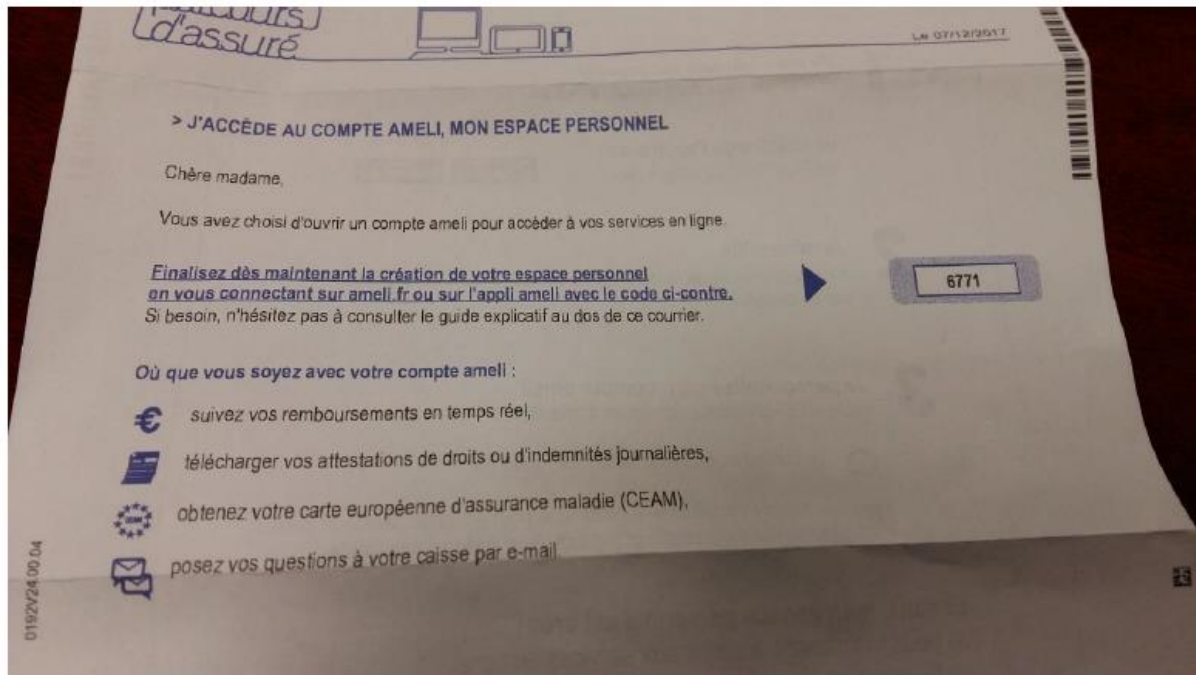
Allez au contenu | Recommandations de sécurité

JE CRÉE MON COMPTE AMELI

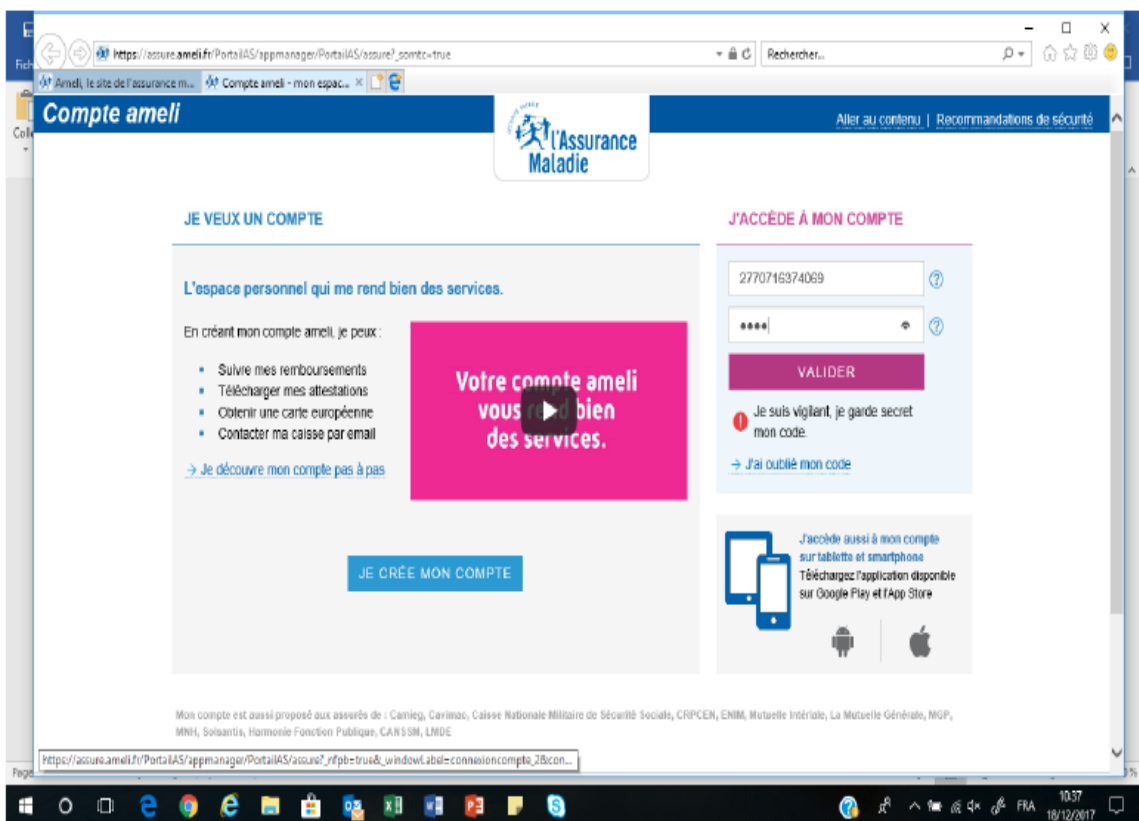
Confirmation de ma demande

Votre demande d'adhésion au compte ameli est prise en compte. Vous recevrez votre code provisoire par courrier postal sous 8 jours.

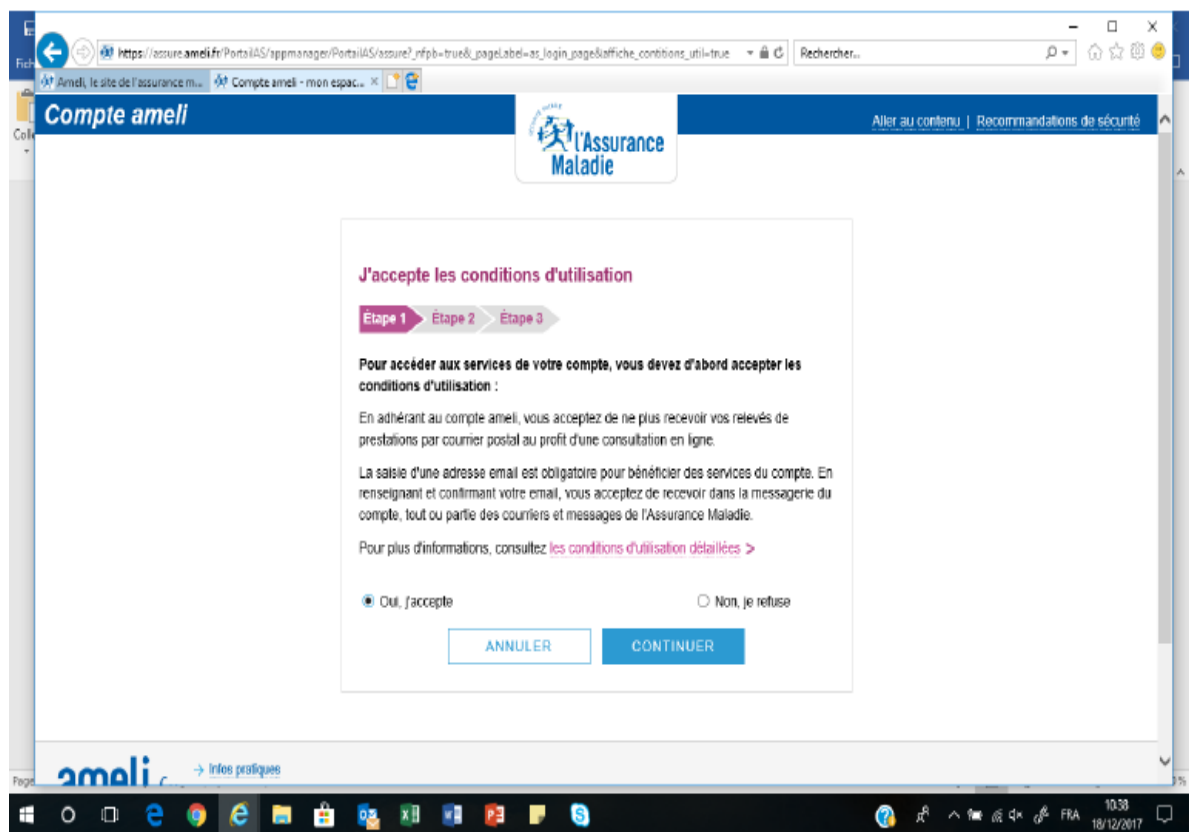
Then 8 days later you receive a letter in the post with a password:



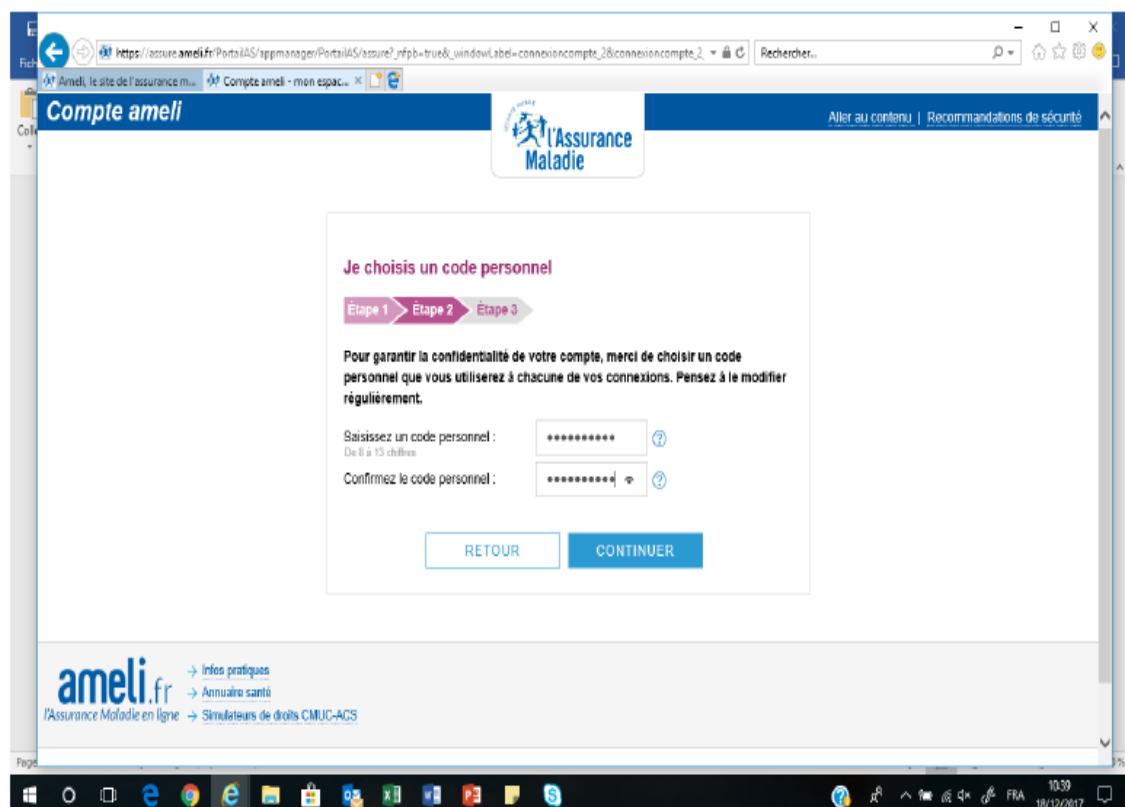
So go to www.ameli.fr and click on “compte ameli”, then enter your carte vitale number and the code you received and click on “valider”



It then ask you to accept the general condition of the web site so click on “oui j’accepte”, then click on “continuer”



It then ask you to choose a different password between 8 and 13 numbers and must be different than your birthdate. Then click on “continuer”



Then fill in your personal information , emails, phone numbers and click on yes or no (whether you want to receive information from CPAM by email or sms), then click on “continuer”

Etape 1 Etape 2 Etape 3

Veillez à saisir l'adresse email que vous consultez régulièrement afin d'être plus rapidement informé des derniers messages ou courriers administratifs reçus dans la messagerie de votre compte.

Ces informations n'ont aucun caractère commercial

* champ obligatoire

Saisissez votre adresse email : *

L'adresse email est obligatoire.

Je confirme mon adresse email : *

J'autorise l'Assurance Maladie à m'envoyer des informations par email (Newsletter, promotions de services...): *

☐ Oui ☐ Non

Je renseigne aussi mes coordonnées téléphoniques : cliquez ici

Je pourrai recevoir des informations utiles de la part de l'Assurance Maladie par sms ou par téléphone.

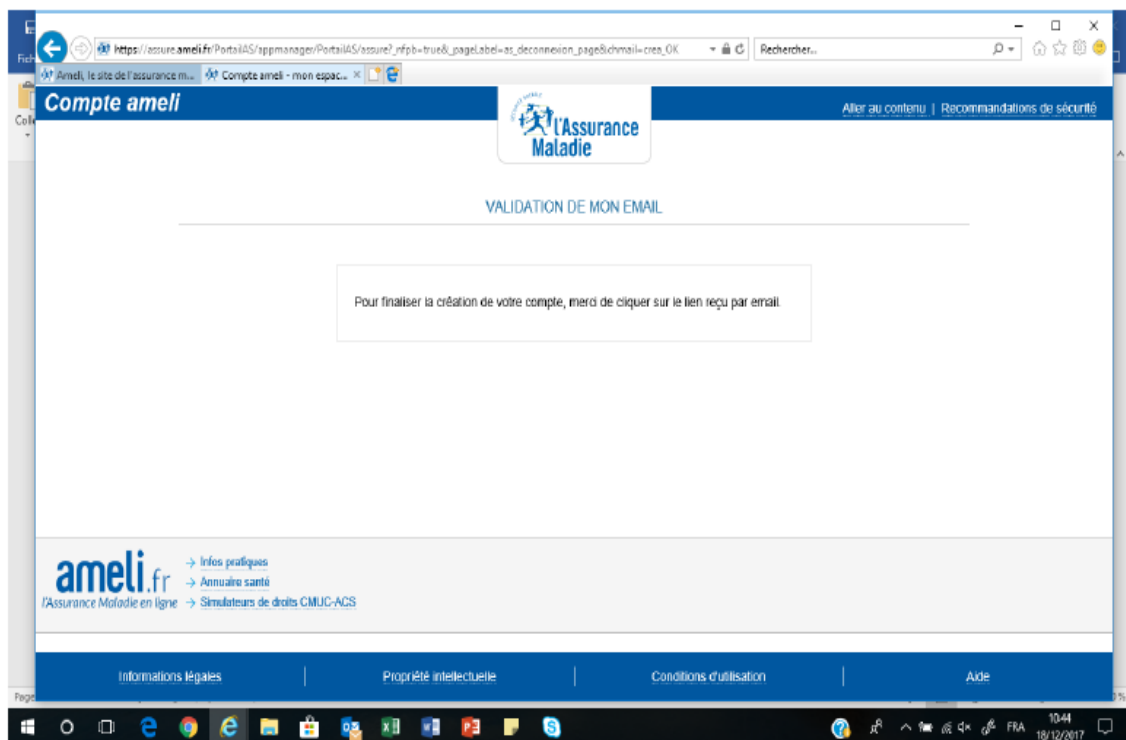
Saisissez votre n° de téléphone fixe :

03.43.20.33.12

Saisissez votre n° de téléphone portable :

J'autorise l'Assurance Maladie à me contacter par téléphone :

☒ Oui ☐ Non



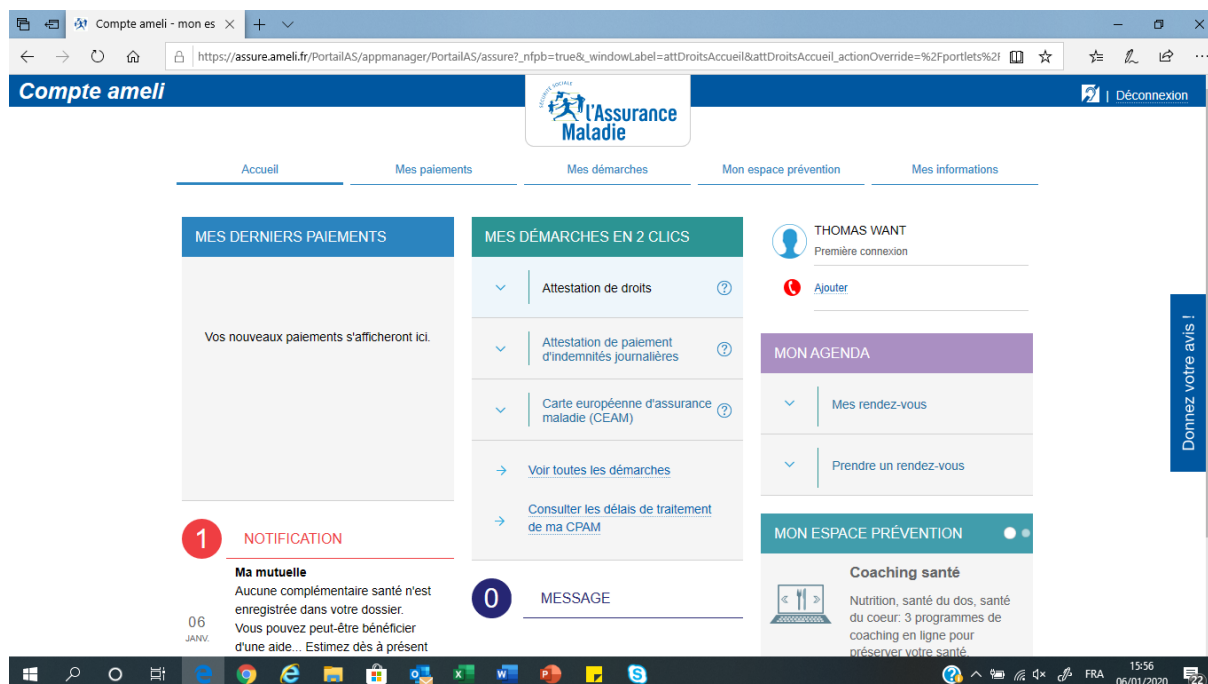
You then receive an email and need to click on “valider votre adresse email”

You only have a certain number of days to validate your email address so do it straight away.

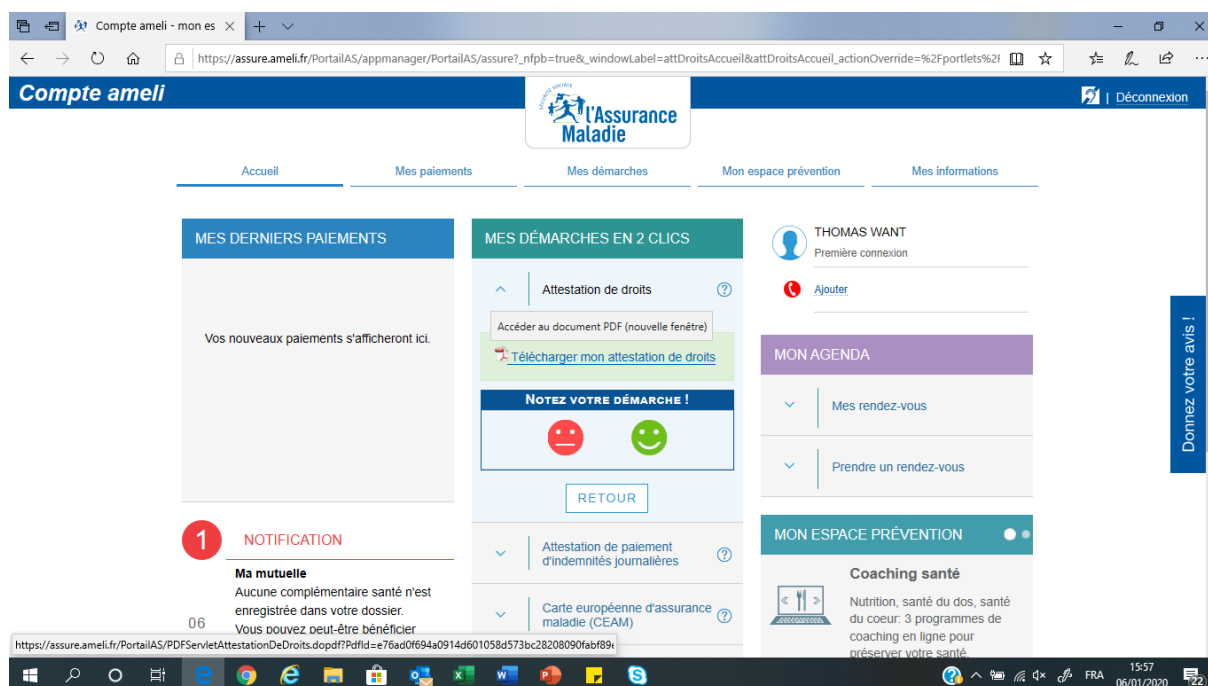
Good Luck!

What you can get from your CPAM personal account on www.ameli.fr

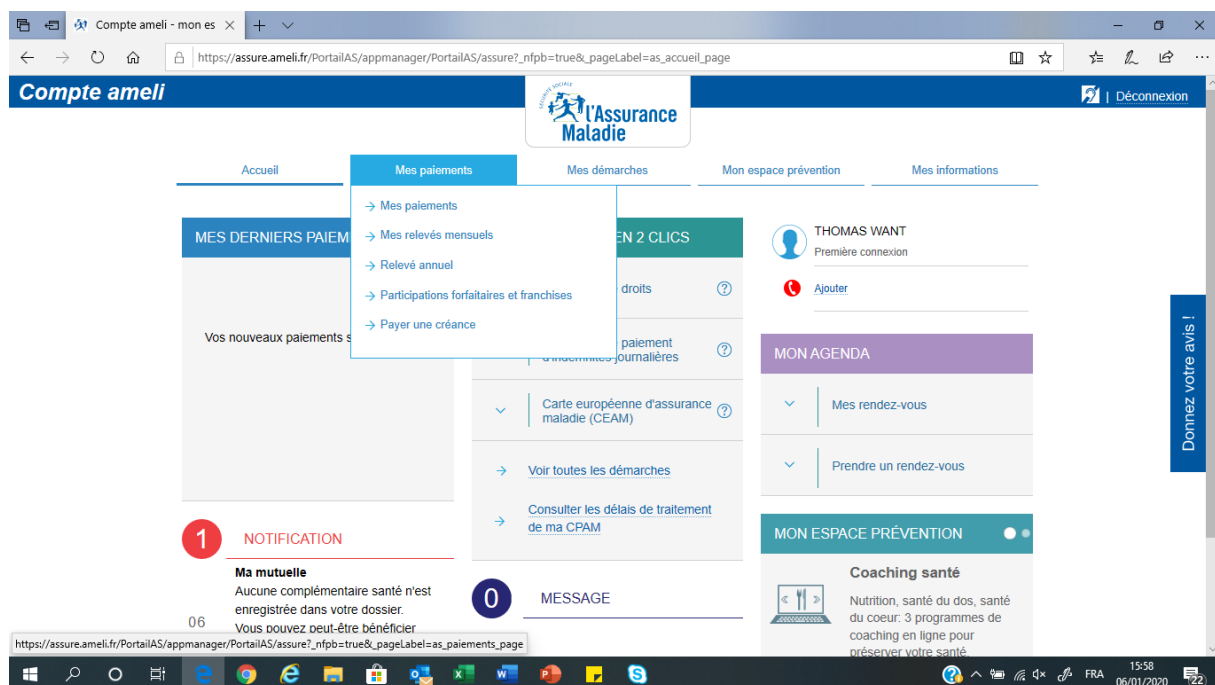
When you connect, you come to this welcome page. On it you can download your “attestation de droit”. To do that simply click on “attestation de droit” in the middle of the page.



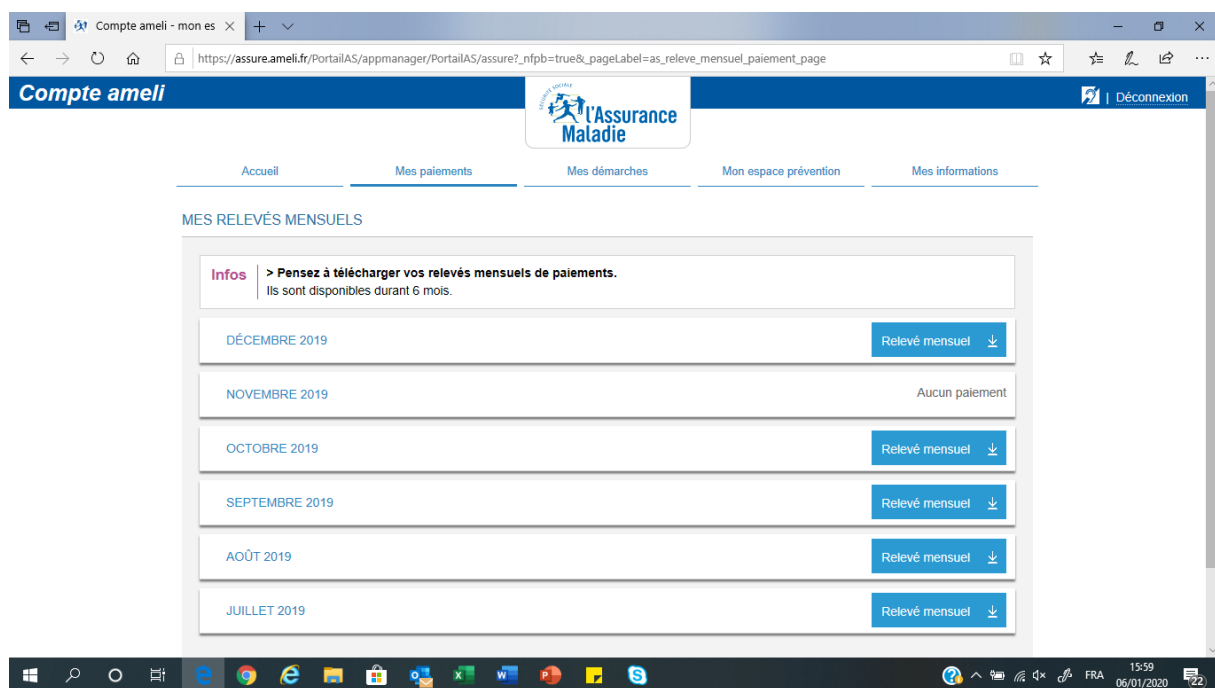
This message then pops up and you can click on the document to download it. Simply click on “telecharger mon attestation de droit” and a pdf document opens. This attestation de droit is necessary if they are some reimbursement problems with your top up insurance. It helps unlock the problem!!



If you had problems with reimbursement, your top up will also need to have your CPAM statements of reimbursements so they can top them up. You need to download them (not do a copy of screen).

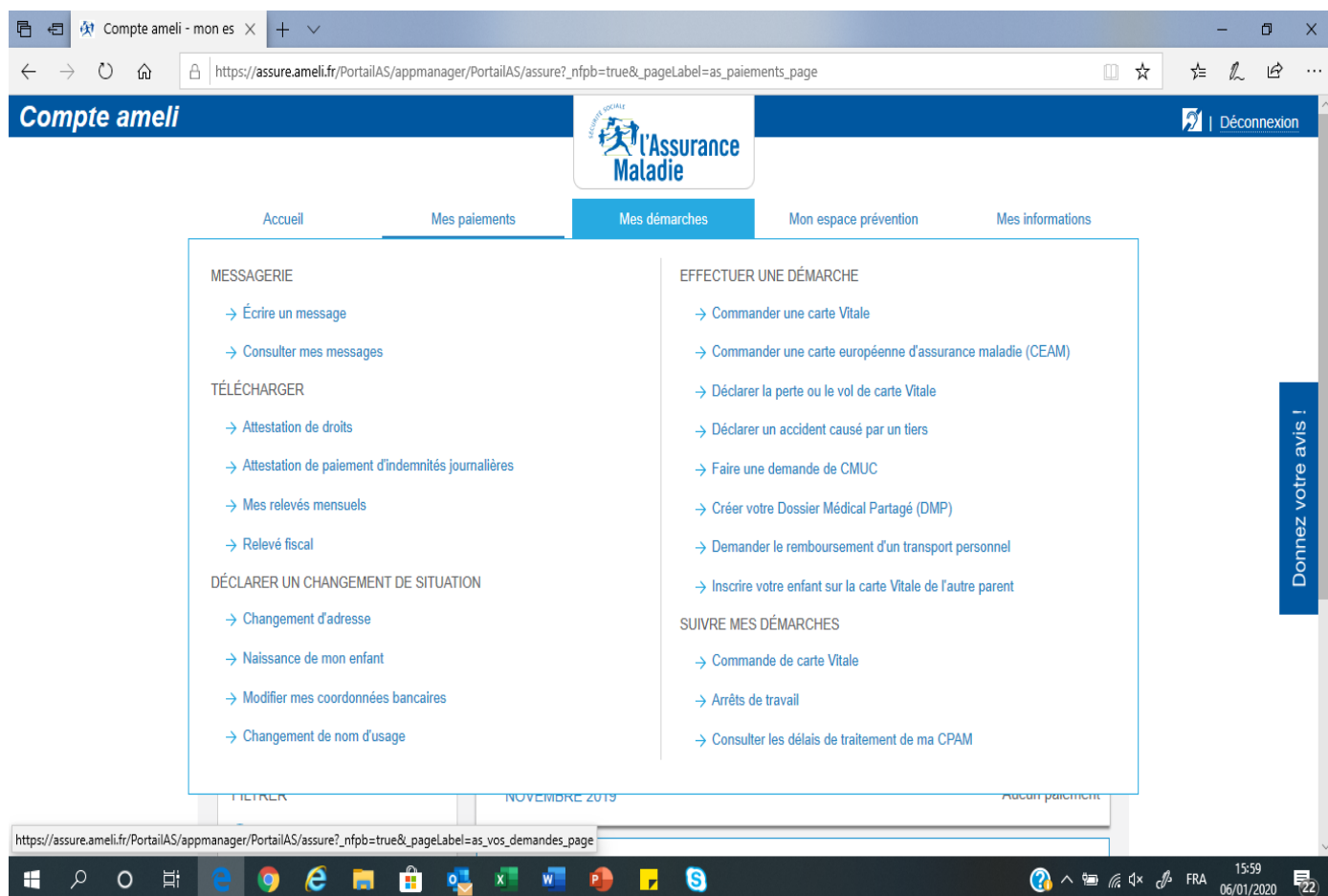


On the welcome page, click on “mes paiements” and click on “mes relevés mensuels” which are your Monthly statements. You can then download each Month that is necessary by simply clicking on the blue icon on the right.



But there are loads of more things you can do like order a new carte vitale if yours is lost, stolen or stop working. Click on “mes demarches” at the top middle and a long list appears.

You can also order a CEAM card (European Health insurance card), change your address or bank details, ask for financial help on CMUC, add your child onto your health, etc...



AGENCY NEWS

Angelique Moore will be at the Allianz training academy in Paris from the 20th of January to the 20th of April in a effort to become an Allianz insurance agent. Because of this the **Ruffec office will be shut every Thursday afternoon** from the 9th of January to the 1st of May. This will enable the girls to catch up with emails and paperwork.

Isabelle Want will be on holiday from the 11th to the 14th of February inclusive.

Presentation of one of our staff:

Marianna ROBIN, 38 years old and a fanatical cook!!

Marianna has arrived with us in 2017 as a Personal assistant of our 2 bosses. She is based in the agency of La Rochefoucauld. She deals essentially with professional customers and investment products.

Mother of 2 children, she loves cooking (hence all the recipes on this Newsletter). She loves trying new recipes and sharing them with her friends and colleagues. She is also involved with the party committee of her own commune helping organise Bric à Brac and walks.



PRODUCT OF THE MONTH

ALLIANZ 4LIFE formule epargne (investment account)

Most of you by now know about the savings account called Assurance Vie which is an investment with tax advantage (revenues and inheritance tax) but did you know that with us, there are different sort of Assurance Vie depending on what you expect from your money. This article will present you with 1 very innovative assurance vie from Allianz, which is looking for the best growth of capital while protecting you from market crashes.

- a) Criteria for subscribing: Available to any French resident of 18 to 80 years old who have a minimum of €30 000 to invest. No maximum.
- b) How does it work: This Assurance Vie works a bit like a “stop loss”. On the anniversary date of your contract, Allianz looks at how much is on it and takes stock of the amount. If your capital has decreased by more than 10%, Allianz reimburse you up to minus 10%. E.g.: You invest €100 000 on 01/01/2016 and on 01/01/2017 you have only €80 000 left on it due to a market crash. Then Allianz re-adjust your contract to €90 000 (100 000-10%).
On the contrary, if the amount has increased, Allianz take stock of the amount and the 10% guaranteed is re-adjusted to this new amount. E.g.: on 01/01/2016, you have invested €100 000 and on 01/01/2017, you now have €115 000, then Allianz recalculate the stop loss of -10% from €115 000 so if in 01/01/2018, you have €100 000, then Allianz re-adjust your contract to €103 500 (115 000-10%). So not only it protects you from market crashes but it secures your gains. You can choose a stop loss at -15% or -7% instead of -10%.
- c) How the money is invested: The money is invested in one of two funds: Allianz Strategy 30 (stop loss at -7%) Allianz Strategy 50 (stop loss at -10%) or Allianz Strategy 75 (stop loss at -15%). All 3 funds have been noted 5 stars by Morningstar (Independent investment notation company). Strategy 75 has made +20.23% in 2019, +38.38% since 5 years. Allianz Strategy 50 has made +15.11% in 2019, 28.46% since 5 years. Of course, performances of the past are no guaranties for the future!
- d) Fees: Well yes, I don't work for free all the time! Entry is 4.50% negotiable. Usually above €100 000, I take 0%. Management fee per year is 1.015% + 1.10% for the stop loss guaranty option.
- e) Withdrawals: Partial and full withdrawals possible at any time. No fees for taking your money out.
- f) Adding money to it: Only on the anniversary date of the policy and a minimum of €1500. Or any time if you have taken out the stop loss guaranty which you can do after the first year of the contract.
- g) Transforming it to Allianz4Life formule Retraite: You have the possibility to transform this contract onto the pension version which guaranties income. You are to be over 50 years old and 60 to start getting the income.

Conclusion: With interest rates being at their lowest ever, it is imperative to look at alternative investments that would bring more income without risking it all. Especially if the inflation goes above the % of interest you get. If this happens, you actually lose money without realising it! Allianz has a solvability ratio that is one of the best on the market at 174% for Allianz France and 200% for Allianz Group so don't hesitate to contact me for any further information regarding our very large range of investments.

LIVING IN FRANCE

La Chandeleur

After the “galette des rois” in January, we have the “crêpes” (pancakes) of February!! Needless to say that if you have taken New year resolution such as losing weight, January and February in France are not helping!!



The Chandeleur which means the candle feast is exactly 40 days after Christmas so on the 2nd of February each year and celebrates the presentation of Jesus in the temple. In the old days, there used to be processions with candles and you had to get back home with the candle still alight. Since then, the Crêpes appeared! Different

opinions on this one, the first one is related to a Pope in Rome that started giving Crêpes away to Pilgrim people. The other is that it's golden round shape (of the crêpe) resemble the golden elliptical plate behind the head of Jesus and the Saints.

With the crêpe came the tradition of the golden coin. When you flick the first crêpe, you must hold a coin in your left hand. If the crêpe gets back on the plate properly, you will not run out of money for the rest of the year! As if!

Note that we also eat Crêpes on Shrove Tuesday which is called Mardi Gras in French and it's on the 13th of February.

VERY EASY RECIPE

Crêpes for 4 people

Ingrédients:

250g of flour

3 eggs

25g of butter

25g of caster sugar

½ tea spoon of salt

1 soup spoon of vanilla extract

½ litter of milk



In a recipient, put flour, make a well in the middle and put the broken eggs, the salt and sugar, mix well and stir in the milk little by little. Then melt the butter and add it to the mixture and stir in well so the paste is smooth. Let it rest for an hour in the fridge. You can add some Rhum or orange liquor to the mixture (no more than two soup spoons!!).

Then melt some butter in a Crêpes pan, yes, you need to buy a special pan (around 10 euro), and with a soup serving spoon, spread the mixture in the pan, and don't forget to flick the Crêpes half way through the cooking! Then spread the Crêpes with sugar, Nutella, honey or Jam!!

WHAT HAPPENED IN FRANCE IN DECEMBER 2019

In general, The strikes against the pension reform are still going on but less and less people are on strikes so the traffic is improving in Paris. Negotiations between the government and all the syndicates are still ongoing.

The interest rate of the Livret A and LDD(French equivalent to ISA) is down to 0.50% from 1st of February. The rate is set by the government twice a year (Feb and Oct) and linked to inflation.

A policeman was run over and killed by a 21 years old in Bron, near Lyon.

6 people have been affected by the Coronavirus in France including an 80 years old Chinese tourist in critical condition. And 200 French citizens have been repatriated from China and are staying in a holiday camp in the south of France for 2 weeks in isolation.

A wolf has been spotted near Alloue (Yes, in the Charente!).

In crime, An ex-priest called Father Preynat is on trial for pedophilia. Now 74 years old, he abused a group of Boy Scouts he was in charge of 30 years ago.

In politics (and crime!!), Segolene Royal , ex-Presidential candidate and ex-partner of ex-President François Holland is under investigation for using public money as an Ambassador of the Pôles (Arctic and Antarctic) for personal reasons (apparently she used 100 000 euro and 3 employees to promote her book). She has also been sacked as an Ambassador of the Pôle by the French government for criticising the same government that employed her!!

In sport, the French volley ball team has qualified for the Olympic games.

The French Hand ball team has crashed out of the European Championship not even going pass the group stage. They were the holding European Champions. Their coach has been sacked.

AGENDA FOR FEVUARY IN THE CHARENTE

30th to 2nd of Feb: International comic strip festival in Angouleme

1st & 2nd: Taste festival in Segonzac

7th & 8th: FOFE in Espace Carat, where young and old go to find what to do in their studies.

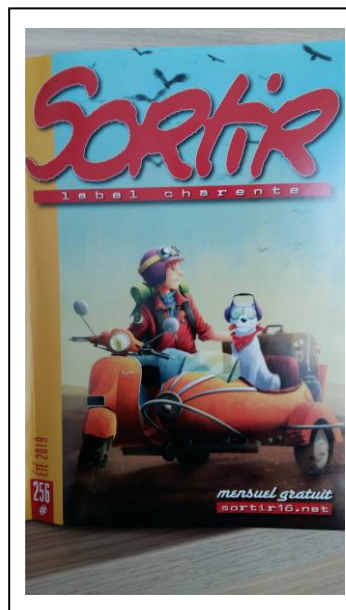
7th & 8th: Food festival in St Saturnin.

22nd & 23rd: Days of the water mills. Visit of mills in Bandiat, Argence & Tardoire rivers.

27th: Rouillac Foire (biggest market in the Charente hold once a Month)

You can find the majority the Charente's activities and visit to be done on this free magazine. It is available at most bakeries, shops and toursit office and you can also download it online:

<https://www.sortir-label-charente.net/>



INSURANCE FRENCH VOCABULARY



French	English
Une Franchise	Excess
Un Sinistre	Claim
L'Assistance	Breakdown cover
Une Assurance	Insurance
Un Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Un Remboursement	Reimbursement
Une Cotisation	Premium
Une Echéance	Renewal date
Une Date d'effet	Contract start date
Une Résiliation	Cancellation
Un Avenant	Amendment
Un Devis	Quote
Un Incendie	Fire
Un Dégats des eaux	Water damage
Un Damage électrique	Electrical damages
Un Accident de voiture	Car accident
Pneu	Tyre
Un Chevreuil/ Sanglier	Roe Deer/ Wild boar
Un Fossé	Ditch
Une Clôture	Fence
Un Portail	Gate
Une Tempête	Storm
Un Arbre	Tree
La Grêle	Hail
La Neige	Snow
La Pluie	Rain
Le Verglas	Black ice
La Toiture	Roof
La Maison	House
Les Murs	Walls
Le Portail	Gate
Grange	Barn
Le Contenu	Content
Un Objet de valeur	Valuable item
Une Carte grise	Car registration paperwork
Un Permis de conduire	Driving licence
Un relevé d'information	No claim certificate

CONTACT DETAILS AND USEFULL INFORMATION

We have 4 offices based in the Charente:

22 rue Jean Jaures
16700 Ruffec
Tel: +33(0)5 45 31 01 61



10 Bd du 8 mai 1945
16 110 LA ROCHEFOUCAULD
Tél: +33(0)5 45 63 54 31



102 Avenue de la République
16260 Chasseneuil sur Bonnieure
Tel: +33(0)5 45 39 51 47



2 Avenue de la Gare
16270 Roumazières-Loubert
Tel: +33(0)5 45 71 17 79



All our offices are open :

Monday: 2 to 5.30pm
Tuesday to Friday: 9 to 12am and 2 to 5.30pm
Saturday: 9am to 12

Roumazieres is open:

Monday, Tuesday, Thursday, Friday
9am to 1pm and 1.30pm to 5.30pm
Closed Wednesday and Saturday

Email Ruffec: ruffec@allianz.fr

Email Chasseneuil sur Bonnieure : chasseneuil-sur-bonnieure@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Email Roumazières-Loubert: 4001781@agents.allianz.fr

Facebook page: "Allianz Jacques Boulesteix and Romain Lesterps"

Web site : www.bh-assurances.fr/en

Allianz car insurance breakdown telephone number : 0140255886

Thelem car insurance breakdown telephone number: 0140251616

Generali car insurance breakdown telephone number : 0141858483

Novelia car insurance breakdown telephone number : 0549348086

CPAM English speaking helpline: 08 11 36 36 46

EDF helpline in English: 0562164908

Medical Emergency guide: <http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to www.bh-assurances.fr/en/practical-informations/ to register to receive our Monthly Newsletter. You can also view all the previous Newsletter on the same page.

As usual, feel free to contact us for any suggestion on subject you wish to see on this Newsletter!