



BH ASSURANCES AUGUST 2020 NEWSLETTER

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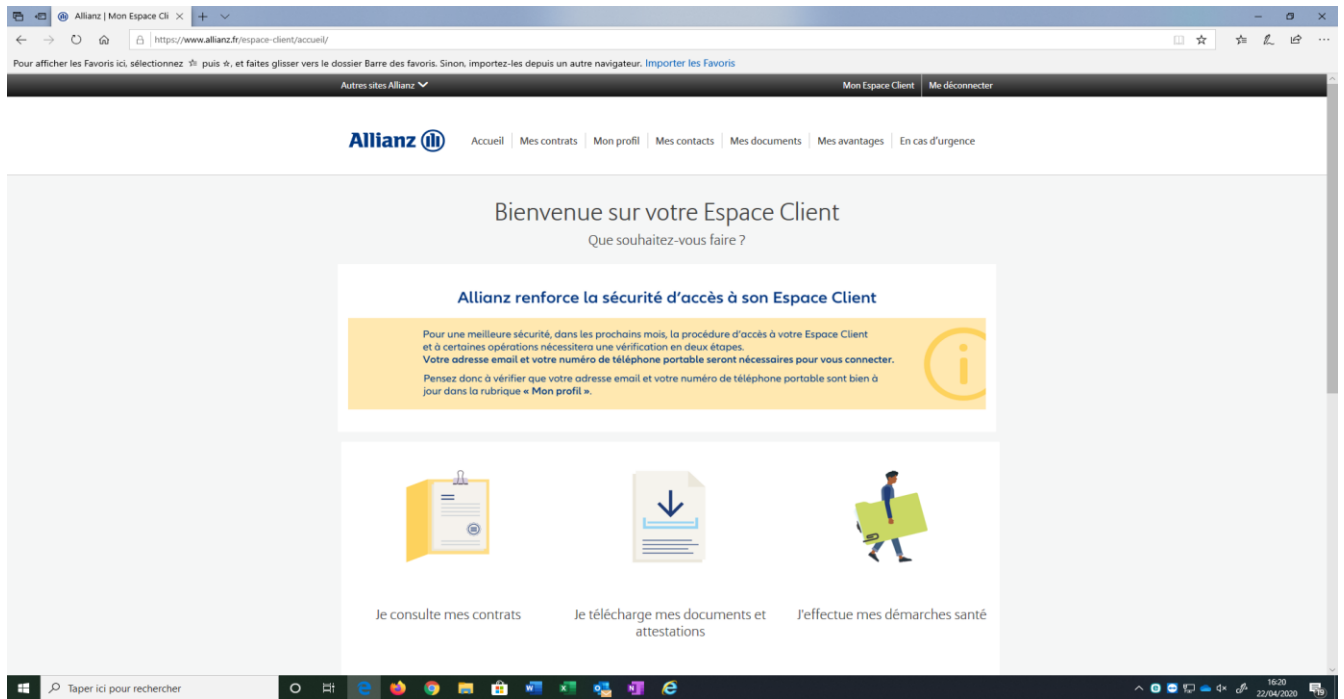
Page 16: Useful information and contact details

ARTICLES OF THE MONTH

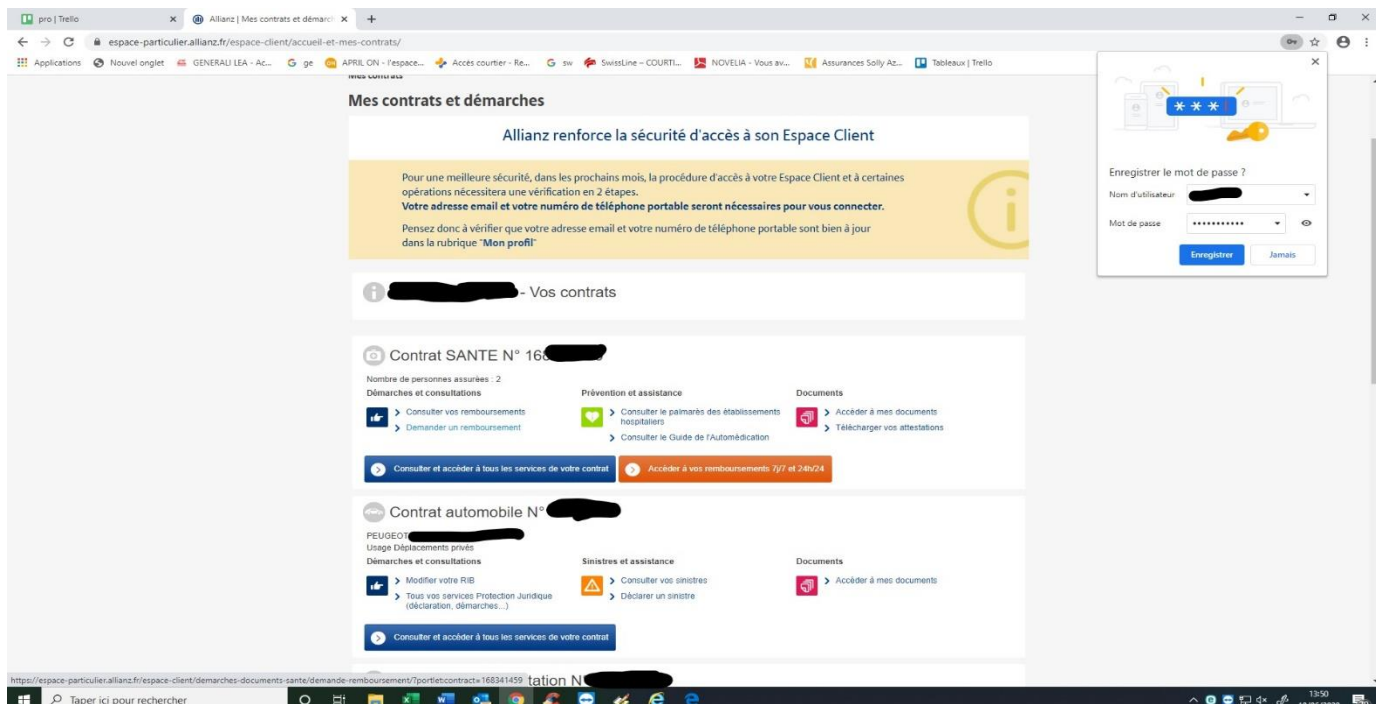
HOW TO SEND TREATMENT BILLS TO ALLIANZ SANTE FOR REIMBURSEMENTS

When you have some treatment done (dental, hospital private room, surcharges, blood test, etc) for which the reimbursement was not done automatically, you need to send the bill directly to Allianz santé. You can do this from your Allianz customer account.

First connect to your account and select **Je consulte mes contrats**



You then come to the page with the listing of all your contracts with Allianz. Underneath your health contract there is a line in blue stating **“demander un remboursement”**. Click on it:



This page then opens. You need to click on yes or no to answer this question: has this treatment been partly reimbursed by CPAM. You then enter the details of the beneficiary of the treatment that needs reimbursing and the date of the treatment was done. You also select what medical area of treatment it was from the list (dental, optical, surgery, consultation, Spa or treatment abroad), then what type of Treatment it was and the amount. You then click on **valider**

The screenshot shows a web browser window with the URL espace-particulier.allianz.fr/espace-client/demarches-documents-sante/demande-remboursement/?portlet:contract=168341459. The page title is "Ma demande". A blue banner at the top says "Simple et immédiat, effectuez en ligne votre demande de remboursement pour vos soins" and "Votre demande sera prise en charge dans les 72h".

The main form area is titled "Ma demande" and contains the following fields and options:

- Question: "Ma dépense de santé a-t-elle été prise en charge en partie par la Sécurité Sociale ?" with "Oui" and "Non" buttons.
- Text: "Je saisis ma demande de remboursement pour les soins ci-dessous :
- Field: "Bénéficiaire du soin" with a dropdown menu.
- Field: "Date du soin" with the value "18/02/2020".
- Field: "Famille de soins" with a grid of buttons: "Consultation, Pharmacie, Examens, Transport" (selected), "Optique / Auditif", "Dentaire", "Hospitalisation", "Cure thermique", and "Soins à l'étranger".
- Field: "Type de soins" with a dropdown menu showing "Examens (Radios, analyses)".
- Field: "Montant de ma dépense" with the value "63.38 €".
- Button: "VALIDER" with a right arrow.

At the bottom, there is a disclaimer: "*Ce délai ne prend pas en compte les délais interbancaires estimés à 3/4 jours pour un paiement par virement. Le délai de prise en charge de 72h est exprimé en jours ouvrés. Nous vous informons que les données collectées font l'objet d'un traitement et pourront être utilisées pour vous contacter afin de finaliser le traitement de la présente demande. Les destinataires de vos données sont les services des entreprises du Groupe Allianz, votre intermédiaire d'assurance, nos partenaires, sous-traitants, prestataires, réassureurs, les organismes d'assurance ou les organismes sociaux des personnes impliquées ainsi que les personnes intéressées au contrat. Ces destinataires peuvent éventuellement se situer en dehors de l'Union Européenne. En cas de transferts de vos données personnelles en dehors de l'Europe Allianz met en place les garanties appropriées pour assurer la protection des données personnelles."

If the treatment was partly reimbursed by CPAM, you need to have saved on your computer the statement from CPAM showing their reimbursement and the bill you want to be reimbursed for. You then come to this page on which you need to download both documents:

The screenshot shows the "Mes justificatifs" page in the same browser window. The URL is the same as in the previous screenshot. The page has a navigation bar with tabs: "Demande", "Justificatif", "Récapitulatif", and "Validation".

The main content area is titled "Mes justificatifs" and contains the following information:

- Text: "ATTENTION : Le bouton VALIDER s'activera une fois que l'ensemble des documents obligatoires seront téléchargés. Pour un traitement efficace, assurez-vous de fournir des documents lisibles (scan, photo...)." and "Taille max : 2 Mo par fichier. Formats acceptés : pdf, jpg, jpeg et png".
- Section: "Ma facture *" with a red asterisk and "Justificatif obligatoire". It shows a document "soins mme gardner.pdf" with a size of "13 ko" and a button "Ajouter un document".
- Section: "Mon décompte sécurité sociale *" with a red asterisk and "Justificatif obligatoire". It shows a document "soins mme gardner.pdf" with a size of "13 ko" and a button "Ajouter un document".
- Buttons: "RETOUR" and "VALIDER" with right arrows.

At the bottom, there is a disclaimer: "Nous vous informons que les données collectées font l'objet d'un traitement et pourront être utilisées pour vous contacter afin de finaliser le traitement de la présente demande. Les destinataires de vos données sont les services des entreprises du Groupe Allianz, votre intermédiaire d'assurance, nos partenaires, sous-traitants, prestataires, réassureurs, les organismes d'assurance ou les organismes sociaux des personnes impliquées ainsi que les personnes intéressées au contrat. Ces destinataires peuvent éventuellement se situer en dehors de l'Union Européenne. En cas de transferts de vos données personnelles en dehors de l'Europe Allianz met en place les garanties appropriées pour assurer la protection des données personnelles. Vos informations personnelles nous aident à mieux vous connaître, et ainsi à vous proposer des solutions et services qui vous correspondent. La durée de conservation de vos données correspond à la durée de notre relation contractuelle majorée du délai de prescription(1). Vous gardez bien sûr tout loisir d'y accéder, de demander leur modification, rectification, portabilité ou effacement et de vous opposer à leur utilisation ainsi que de contacter le responsable des données personnelles pour toute information ou contestation (cf "Informations et Libertés" du 6 janvier 1978). Pour cela, il vous suffit de nous écrire par mail à informatique@allianz.fr ou courrier à l'adresse Allianz - Informatique et Libertés - Case courrier S1903 - 1 cours Michelet - CS 30051 - 92076 Paris La Défense Cedex. Vous pouvez vous aussi vous adresser à la CNIL. Pour plus de détail rendez-vous sur la page [données personnelles](#)".

You then click on **valider** and this page appears telling you it is OK and you should get a reimbursement within 72 hours (outside weekend and bank holidays)

Allianz renforce la sécurité d'accès à son Espace Client

Pour une meilleure sécurité, dans les prochains mois, la procédure d'accès à votre Espace Client et à certaines opérations nécessitera une vérification en deux étapes. Votre adresse email et votre numéro de téléphone portable seront nécessaires pour vous connecter. Pensez donc à vérifier que votre adresse email et votre numéro de téléphone portable sont bien à jour dans la rubrique « Mon profil ».

Validation

✓ **Votre demande de remboursement a été réalisée avec succès et sera prise en charge dans les 72h*.**

Vous allez recevoir un email de confirmation de votre demande de remboursements.

* Dès réception et validation de votre dossier complet par Allianz.

Nous vous remercions de votre confiance.

Votre service client Allianz

RETOUR À L'ACCUEIL EFFECTUER UNE AUTRE DEMANDE

Nous vous informons que les données collectées font l'objet d'un traitement et pourront être utilisées pour vous contacter afin de finaliser le traitement de la présente demande. Les destinataires de vos données sont les services des entreprises du Groupe Allianz, votre intermédiaire d'assurance, nos partenaires, sous-traitants, prestataires, réassureurs, les organismes d'assurance ou les organismes sociaux des personnes impliquées ainsi que les personnes intéressées au contrat. Ces destinataires peuvent éventuellement se situer en dehors de l'Union Européenne. En cas de transferts de vos données personnelles en dehors de l'Europe Allianz met en place les garanties appropriées pour assurer la protection des données personnelles.

Of course, if you are having some difficulties, do not hesitate to send them directly to our office and we will do it for you, but we will need your access code to your Allianz customer account. This is because we are not supposed to know any of your medical history or condition due to medical secrecy.

PRODUCT OF THE MONTH

ALLIANZ MULTI EPARGNE VIE: AMEV

This is Allianz most flexible and popular Assurance Vie saving account/investment product. It is an Assurance vie so it has all the same advantages regarding French inheritance law, death duties and income tax.

1. **Who can invest in it:** Anybody who is a French resident (and Monaco) and below 85 years old.
2. **How much can you invest in it:** The minimum is 30 000€, no maximum.
3. **How is it invested:** It has to be at least 30% on shares/funds. The secure part is called Fond Euro and the interest of the secured part is given on the 31st of December each year. The rate on the secure part is around 1% and pretty much the same for every companies. Shares/Funds can go up or down!! You can decide how much you want on shares so it could be all of it if you wish so (but minimum 30%).
4. **Accidental death extra:** This contract includes an insurance so that if you die in an accident before you are 85 years old, Allianz gives to your beneficiaries half the amount of the value of your contract on top of the value of your contract (maximum 1 million euro). This is automatically included in the contract and it is free. E.g.: You have 100 000€ on your account, then die of an accident, then Allianz will give 150 000€ to the beneficiaries named on your contract.
5. **Options available:**
 - a) **Securisation des performances:** This is a very good option that means that when your shares/funds go up by 5% (you can choose between 5 and 15%), the 5% gain is automatically transferred to the secure part of your Assurance vie. The gain has to be at least 100€ (5% gain on a share might represent less if your share is only worth 500€!!). This is very good and some of my customers have appreciated this option when the market has crashed back in March 2020 (Covid). Indeed, the gain they made the previous year had been transferred to the secure part of the Assurance vie so the loss was less. This option is free, so fees.
 - b) **Dynamisation progressive du capital:** Some of you might be not too keen to invest all your eggs at once in case you are investing it all just before a crash (so at its highest) so Allianz has come up with an option in which your capital is invested over a period of your choice :6, 12 or 24 Months. So that you are investing at different stages of the stock market value. This option is also available when you make another deposit, not just when you open the investment.
 - c) **Arbitrage:** This is the French word for switching from one fund to another. With Allianz you are entitled to one free per year but can do as many as you want. So if you are not happy with a fund, you can switch at any time you want.
 - d) **Gestion profile:** If you are not willing to trust me or yourself to choose your funds, you can let Allianz manage it for you. You can choose between 7 types of investment between very low risk to high risk. 2 of those investments are fully ISR (investment socially responsible). Allianz readjust the investments 4 times per year following their own expert advisers, so you have nothing to do.

- e) Securisation du capital: You can choose to make sure that your beneficiaries will get at least the amount you have invested to start with so 100% or 120% of what you have invested. So, if the market crashes, you are sure that your heir will get at least what you wanted them to have or more! You invested 100K but lost 10K, you die, then your beneficiaries still get 100K and not 90K.
- f) Invalidity insurance option: You can opt for an insurance that gives you the same amount of the value of your investment in case you are disabled following an accident before the age of 62 years old. You must be at least 66% disabled.

6. Fees:

- a) Entry fees: The entry fee is normally 4.5% of the amount invested but I am very nice, so I negotiate. Between 30 and 50K, the entry fee is 0.50%, between 50K and 100K it is 0.25% and above 100K, I do not take any entry fees, so it is 0%. There is however a 12€ administration fee (whatever the amount invested).
 - b) Management fees: 0.93% of the investment per year.
 - c) Option fees:
 - 0.20% per year for the Gestion profile option (0.20% of the shares amount)
 - 0.50% of the amount transferred for the option dynamisation progressive du capital
 - 0.85% of the value of the shares/fund for switching shares/funds (maximum 500€). Note that you are entitled to one free per year, so the fee is only taken if you have done one already.
 - Between 0.071% (age 41) and 3.406% (age 85) quarterly maximum for the option of the capital guarantee in case of death. The percentage is taken on the amount of the loss and depends on the age of the subscriber. This fee is only taken if the capital is at loss
 - Disability option: 0.018% quarterly of the value of your investment.
7. Adding money to it: You can add money to it at any time but a minimum of 450€.
 8. Regular withdrawal: You can set up Monthly, quarterly, twice a year or once a year automatic withdrawal which go directly to your bank account. This is free.
 9. Regular deposit: You can choose to do regular deposits (Monthly, quarterly, twice a year or once a year) so the amount you choose to add to your assurance vie is taken automatically from your bank account.
 10. Availability: The present amount on your assurance vie is always available and you can even make the withdrawal yourself from your Allianz customer account. So, the money is never blocked. There are no penalties for taking your money out, but tax may apply if you have made a capital gain.

Conclusion: The advantages of the Assurance vie savings account are well known and it is no secret that it is the preferred investment for French people not only because of its advantages but also for its flexibility. But even if Assurance vie investments offer the same envelop with every company (same advantages in regard to French inheritance law and tax and income tax), it is important to notice the little differences and therefore shop around before making a decision. They can be different from one company to another and not just the entry or management fees!

Also, 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 do not hesitate to contact me for any further information regarding our very large range of investments.

TAX INFORMATION

box 20P and the S1 boxes

As all of you have received their avis d'imposition, and some of you are coming back to me with queries as to why we pay tax or social charges. Note that if some of you have done it properly (and some of you have as I have done it for you!!) and are still being taxed social charges, then you need to see the tax office directly.

1. Social charges:

The French government has changed the law regarding social charges. Before 2018, the global rate for social charges in total was 17.2%. It was then composed of 5 different types of tax). One of them is called Prelevement de solidarité and it was at a rate of 2%. This social charge is to help for French pensions so nothing to do with French health system.

Therefore, even if you are under an S1 and therefore should not pay social charges, you will have to pay the "prelevement de Solidarité- Prel Sol. However, now the rate is 7.5% instead of the 2% is was in 2018!! Good measure for French people as this tax is only applied to capital gain/interest/rental income and not on income from pension or salary but bad news for people who are not affiliated to the French health system or are under the S1 system (meaning the UK reimburse CPAM for your health expenses in France). Now the rate is CSG at 9.2%, CRDS at 0.5% and Prel Sol at 7.5%.

Some of you are therefore not charged CSG/CRDS but would have been charged 7.5% as per below on your income tax form bill called "avis d'imposition":

PRELEVEMENTS SOCIAUX				
Détail des revenus	CSG	CRDS	PREL SOL	
Revenus de capitaux mobiliers ⁴⁴	570	570	570	
Revenus professions non salariées ⁴⁶	3783	3783	3783	
Revenus non assujettis.....	- 4353	- 4353		
BASE IMPOSABLE.....	0	0	4353	
Taux de l'imposition.....			7,50%	
Montant de l'imposition.....			326	
<hr/>				<hr/>
Total des prélèvements sociaux nets.....				326

If you are under the S1 system and are paying CSG/CRDS, you can claim it back! To avoid being taxed CSG/CRDS you should have ticked boxes 8SH and 8SI on form 2042-C or online:

Revenus du patrimoine exonérés de CSG et de CRDS	DÉCLARANT 1	DÉCLARANT 2
Vous relevez d'un régime d'assurance maladie d'un État de l'Espace économique européen ou de la Suisse et vous n'êtes pas à la charge d'un régime obligatoire de sécurité sociale français.....	8SH COCHEZ <input type="checkbox"/>	8SI COCHEZ <input type="checkbox"/>

If you did not do it, you can claim it back by writing to the French tax office.

Here is an example letter below for omitting box 8SH and 8SI:

Madame, Monsieur,

Nous venons par la présente demander la rectification de notre impôt sur le revenu 2020 sur nos revenus de 2019.

En effet, nous avons fait une erreur lors de notre déclaration et tenons à vous présenter nos excuses. Nous sommes de Nationalité Britannique et les formulaires sont dur à comprendre pour nous.

Nous avons omis de cocher les cases 8SH et 8SI du formulaire 2042C. En effet, nous dépendons du régime de santé Britannique grâce au formulaire S1.

Nos numéros fiscaux sont (add your fiscal reference number and FIP number).

Dans l'attente d'une réponse favorable de votre part, veuillez agréer Madame, Monsieur, nos salutations les plus sincères.

Cordialement

If you have done your tax online, you can go back to your declaration online to rectify it and tick the appropriate boxes.

2. Social charges on UK rental income:

If you have rental income from the UK, you should also see a line called "revenue fonciers" and as per the income tax, they charge you prélèvements sociaux on it and just below give it back to you.

If they don't give it back to you, they have made a mistake and you can claim it back. Note that this is the most common mistake I see done by any tax offices in France and some of them are insistent they are right!! BUT THEY ARE WRONG and my customers always got it back!

If you are not sure, send me a scanned copy of your income tax form and I will double check for you.

Here is what it should look like:

AVIS D'IMPÔT 2017	Impôt sur le revenu et prélèvements sociaux sur les revenus de 2016			
>>> Suite de votre avis				
PRELEVEMENTS SOCIAUX				
Détail des revenus	CSG	CRDS	PREL SOC CONT ADD PREL SOL	CONTRIB SALARIALE
Revenus de capitaux mobiliers ⁴⁴	2 222	2 222	2 222	
Revenus fonciers nets ⁴⁵	8 796	8 796	8 796	
BASE IMPOSABLE	11 018	11 018	11 018	
Taux de l'imposition	8,20%	0,50%	6,80%	
Montant de l'imposition	903	55	749	
Crédits d'impôt revenus étrangers ⁵¹	- 721	- 44	- 598	
Total net de l'imposition	182	11	151	
Total des prélèvements sociaux nets				344

This is how it should not look like:

AVIS D'IMPÔT 2018	Impôt sur le revenu et prélèvements sociaux sur les revenus de 2017			
>>> Suite de votre avis				
Revenus de capitaux mobiliers ⁴⁴	1 141	1 141	1 141	1 141
Revenus fonciers nets ⁴⁵	10 349	10 349	10 349	10 349
BASE IMPOSABLE	11 490	11 490	11 490	11 490
Taux de l'imposition	9,90%	0,50%	4,80%	2%
Montant de l'imposition	1 138	57	552	230
Total des prélèvements sociaux nets				1 977

So, if you have been charged social charges on your UK rental, you can send them this letter and you will get reimbursed:

Madame, Monsieur,

Nous venons par la présente demander le remboursement de notre taxe de prélèvements sociaux sur nos revenus fonciers pour l'année 2018 sur les revenus de 2017(voir ci-joint).

En effet, en accordance avec le bulletin officiel des impôts N°67 du 10/08/2011 (14 B-1-11) sur la convention fiscale signée avec le Royaume Uni, nous ne devons pas payer ces taxes sur nos revenus fonciers car ceux-ci se situent au Royaume Uni.

Suivant l'article 6 et 23 de ce bulletin, nos revenus fonciers ne sont imposables qu'au Royaume Uni.

L'article 6 décrit bien le fait que la CSG et la CRDS font partis des impôts concernés dans l'article 23.

L'article 23 confirme que comme l'immeuble nous rapportant des revenus fonciers est situé au Royaume Uni, nous ne devons être imposé sur ces revenus qu'au Royaume uni et donc pas payer de CSG CRDS sur ces revenus.

Dans l'attente d'une réponse favorable de votre part, veuillez agréer Madame, Monsieur, nos salutations les plus sincères.

And when you get your money back, think of me! I love wine and homemade jams!

3. The Flat tax on interest and capital gain:

In 2018 our new President had introduced the flat tax meaning our interest or capital gain could be either taxed at source at a rate of 30% (12.8% of income tax and 17.2% of social charges) or be added to our other income on our income tax form and be taxed accordingly (best if your income tax is lower than 12.8%). So, you could choose to be taxed at source at 12.8% income tax or add your gain to the rest of your income and be taxed at the appropriate rate (you choose by talking to your bank and insurance provider for investment and tell them what you prefer).

I have found out that for income outside of France (so, not taxable at source) the French government has automatically applied the rate at 12.8%!! See below what it looks like on your income tax form:

Revenus au taux forfaitaire.....	Taux	12,8%	Montant	570
----------------------------------	------	-------	---------	-----

If your total income is below the threshold of 15154 for single or 28275 for couples, you are better off not being taxed at 12.8% as you probably would not have been taxed at all!! Even if you are not above the threshold you are probably better off claiming back as well!! To see if it is worth it, you need to look at last year "avis d'imposition" and check your average tax percentage called "taux d'imposition" like below:

Total de l'impôt sur le revenu net.....				5 881
Taux d'imposition ²⁴				10,12%

What you should have done is tick box 2OP on the income tax form (page 3 on the 2042).

[Vous optez pour l'imposition au barème de l'ensemble de vos revenus de capitaux mobiliers \(rubrique 2\) et de vos gains de cession de valeurs mobilières \(rubrique 3\).....](#) 2OP COCHEZ

So, if it is your case, you simply need to write to your local tax office asking them to rectify it.

Here is an example letter below for box 2OP:

Madame, Monsieur,

Nous venons par la présente demander la rectification de notre impôt sur le revenu 2020 sur nos revenus de 2019.

En effet, nous avons fait une erreur lors de notre déclaration et tenons à vous présenter nos excuses. Nous sommes de Nationalité Britannique et les formulaires sont dur à comprendre pour nous.

Nous avons omis de cocher la case 2OP sur la page 3 du formulaire 2042. En effet, nous voulons opter pour l'imposition au barème pour l'ensemble de nos capitaux mobiliers.

Nos numéros fiscaux sont (add your fiscal reference number and FIP number).

Dans l'attente d'une réponse favorable de votre part, veuillez agréer Madame, Monsieur, nos salutations les plus sincères.

Cordialement

If you have done your tax online, you can go back to your declaration online to rectify it and tick the appropriate box.

COVID 19 INFORMATION

Please be vigilant and keep to the social distancing rules as the virus is going into a second wave in France. In week 34, 78 departments have gone over the cap of 10 cases per 100 000 inhabitants. And 9 departments are over 50 cases per 100 000 inhabitants. As of 30th of August, **53 départements are in vulnerable situation** :

Moderate : Ain, Ariège, Aude, Alpes de Haute Provence, Aube, Bas-Rhin, Corse du Sud, Côte d'Or, Drôme, Essonne, Gard, Gers, Haute-Garonne, Haute-Savoie, Hautes Pyrénées, Ille-et-Vilaine, Isère, Eure-et-Loir, Loire-Atlantique, Lot et Garonne, Indre et Loire, Marne, Mayenne, Mayotte, Meurthe et Moselle, Moselle, Nord, Oise, Pyrénées Atlantique, Pyrénées Orientales, Réunion, Maine-et-Loire, Seine et Marne, Tarn, Tarn-et-Garonne, Yvelines

High : Martinique, Guadeloupe (including Saint Martin and St Barthélémy), Alpes-Maritimes, Bouches-du-Rhône, Gironde, Guyane, Hauts-de Seine, Hérault, Loiret, Paris, Rhône, Sarthe, Seine-Saint-Denis, Val-de-Marne, Val d'Oise, Var, Vaucluse

Wearing masks is now compulsory in some major towns and also at work (from 1st of September).

Important numbers:

As of 30/08/2020 there has been 30606 deaths in France (20099 in hospital), +4 in the last 24H. There has been 277 943 confirmed cases (+5413 in the last 24H), 4535 people are still hospitalised, 402 of them in intensive care. You can find all the information on this web site:

<https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

LIVING IN FRANCE

Canelé

The Canelé is a mini cake that originated from Bordeaux and is now the official specialty of Bordeaux (with red wine of course!!). Nobody knows when it was first created and by who!!

It was very fashionable in the 1930ies but almost disappeared after the second world war due to food shortage. It then reappeared in the 1980ies thanks to Jacques Chaban Demas, a very popular Maire of Bordeaux who made sure it was always served during each reception at the Mairie. He was conscious of the importance of its commercial value for Bordeaux and its Tourism.

It is cooked in a special Canelé mould which are available in every supermarket or culinary shop.

It's has its own "confrerie" (brotherhood) which was created in 1985.

Every patisserie in France (bakery) makes some but 2 shops in Bordeaux are exclusively selling Canelé and in my view, the best one are from this shop "La Toque Cuivrée" (also much cheaper than the other shop at 0.70 euro for a big one).



VERY EASY RECIPE

Ingredients:

- 20cl of milk
- A vanilla pod
- 2 eggs
- 2 egg yolk
- 100g of flour
- 250g of sugar
- 50g of butter
- a pinch of salt
- 1 soup spoon of Rhum



Mix the milk, the inside of the vanilla pod and the butter and bring the milk to the boil. During this time, mix well the flour, eggs and egg yolk, sugar and add the milk to it. Mix it well until you get a pancake type mixture (no lumps in it). Let it rest for 2 hours and add the rhum.

Put the mixture inside the special Canelé mould (see picture) and put in the oven at 300°C for 5 minutes and then 180°C for 1 hour. You need to keep an eye on it. If you prefer your Canelé nice and crispy on the outside, make the full hour, if you prefer them soft, 50 minutes. The proper one should be crispy outside (not burnt) and very soft inside.

AGENDA FOR SEPTEMBER IN THE CHARENTE

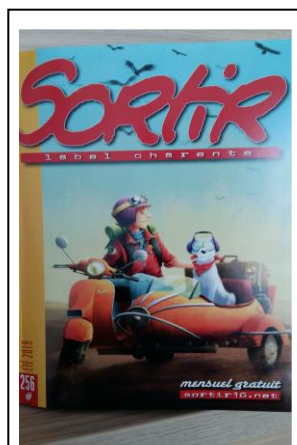
11, 12 & 13th: Jam fair in St Fraise

27th: Rouillac Monthly big fair

No, there is not much as more and more events are being cancelled due to the spread of Covid 19 so double check before you go anywhere!!

You can find the majority the Charente's activities and visits in 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/>



AGENCY NEWS

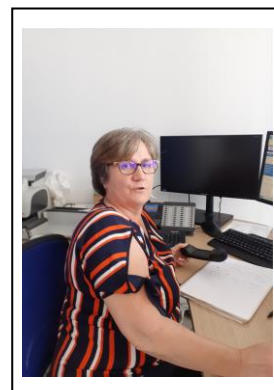
Isabelle Want will be on holiday from the 11th to the 18th of September.

Presentation of one of our staff:

Annick Raillat is 59 ans years old, she has joined the office in La Rochefoucauld 27 years ago after having worked for another insurance company for 7 years (of course not as good as ours!!).

Her hobby is cats, and her own cat called « petit Tigrou » (little tiger) makes her happy every day!!

Being 59, she is eagerly awaiting retirement and is full of ideas for her future life including volunteering for animal protection charities.



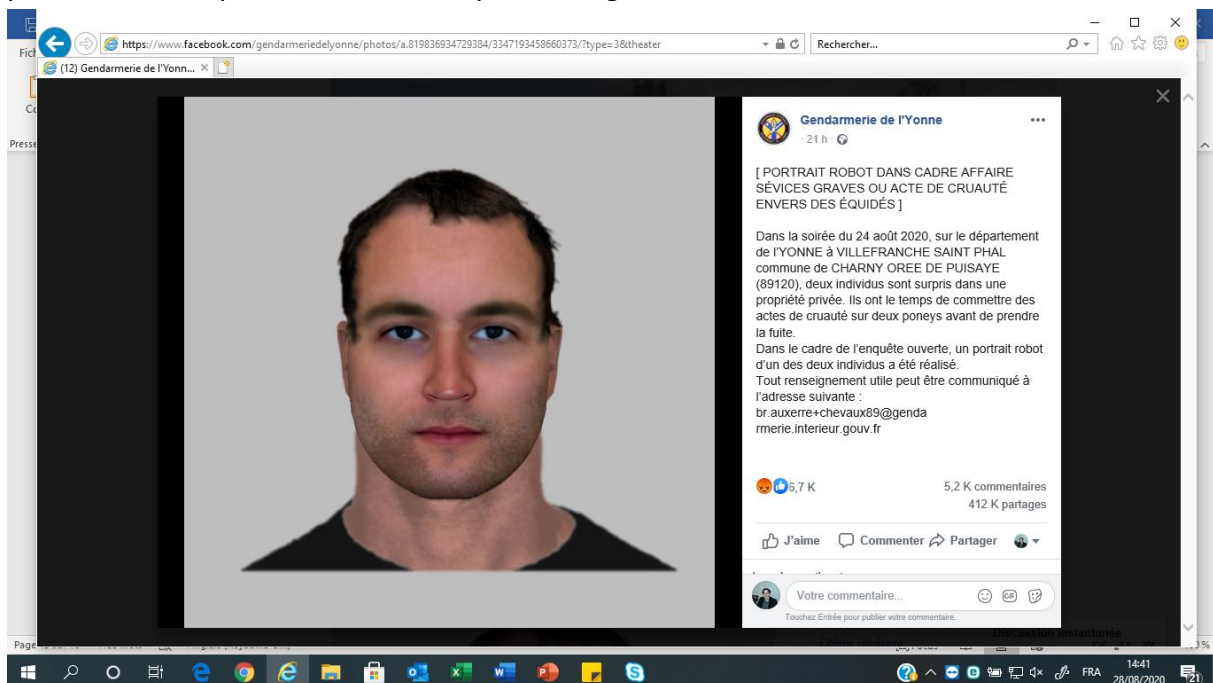
WHAT HAPPENED IN FRANCE IN AUGUST 2020

In general, Wearing the mask at work is now compulsory from the 1st of September if you are likely to mix with co-workers. The mask is also compulsory in some major towns such as Paris, Toulouse, Strasbourg, and Marseille.

School are reopening from 1st of September. All teachers have to wear a mask and all kids above 11 years as well.

A French Nato officer has been accused of spying for Russia.

In crime, Since February there has been a series of killing and mutilating of horses across France. The gendarmes are investigating at least 15 cases of horses being killed. Some of their organs have also been stolen. The gendarmerie of Yonne has published a computer photo of the suspect and are actively searching for him:



In sport, PSG has lost the final of the Champions league against Bayern Munich 0-1.

Lyon female football team has won the Champion league against Wolfsburg 3-1. It is the 5th time they have won it. Good job the girls are here!!

The Tour de France has started on the 29th of August from Nice and it is compulsory to wear a mask for people watching it on the side of the road.

PROFESSIONAL OF THE MONTH

Denise Partridge - qualified, registered and insured cat and dog-sitter

Overnight care

I can look after your cats and dogs - in your home - while you're away.

Your pets will be less stressed about you being away if they can be in their own home and keep to their usual routine...and it means they can have a cuddle whenever they want!



Daytime care

Depending on my existing pet-sitting commitments, I'm also available to do daytime-only care, on a regular or ad hoc basis.

Do you have to go to work, or an appointment, and not want to leave your pets alone for too long?

Or, perhaps you have visitors and you want to go out for a day-trip but can't take your dogs with you - due to lack of space in the car or maybe because it's just too hot for them!

Alternatively, do you have gîtes or run a chambre d'hôte and have guests who bring their dogs to stay? I'm available to come and look after them while their owners head out sight-seeing, house-hunting or for an evening meal.

Dog-walking

Once again, depending on my existing commitments I'm available for dog-walking.

Perhaps you've just come out of hospital and you need someone to walk your dog until you're fully-fit again.

Or maybe it's just the case that your dog has more energy you do now, and you don't want them to miss out on the they love so much!



also

than
walks

Generally, I am prepared to travel anywhere up to 1 hour from Clussais-la-Pommerai (79190), but please get in touch even if you're out of my range - I will try and make it work for you.

I look forward to hearing from you!

Contact Denise Tel : 05 49 27 18 05 Mob : 06 44 21 43 46

Email : partridge.denise@orange.fr

Siret : 85381773200011

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 Roumazieres-Loubert: 4001781@agents.allianz.fr

Facebook page: “Allianz Jacques Boulesteix and Romain Lesterts”

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!