



BH ASSURANCES JUNE 2020 NEWSLETTER

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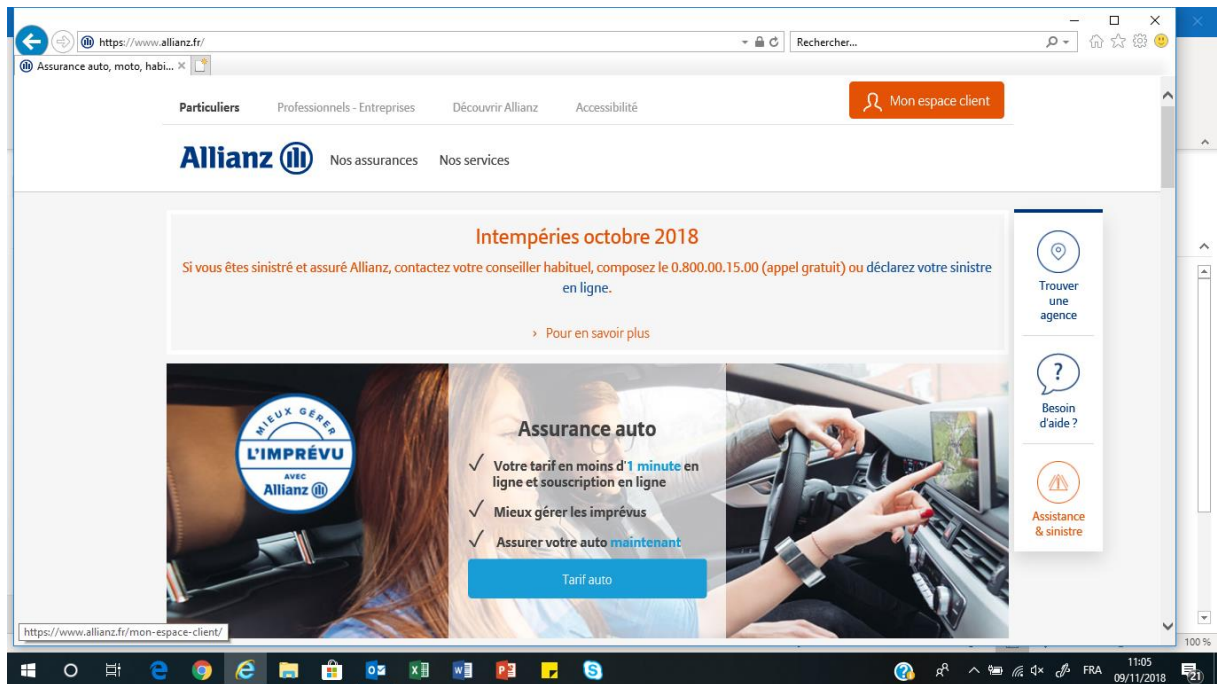
Page 12: Some French vocabulary

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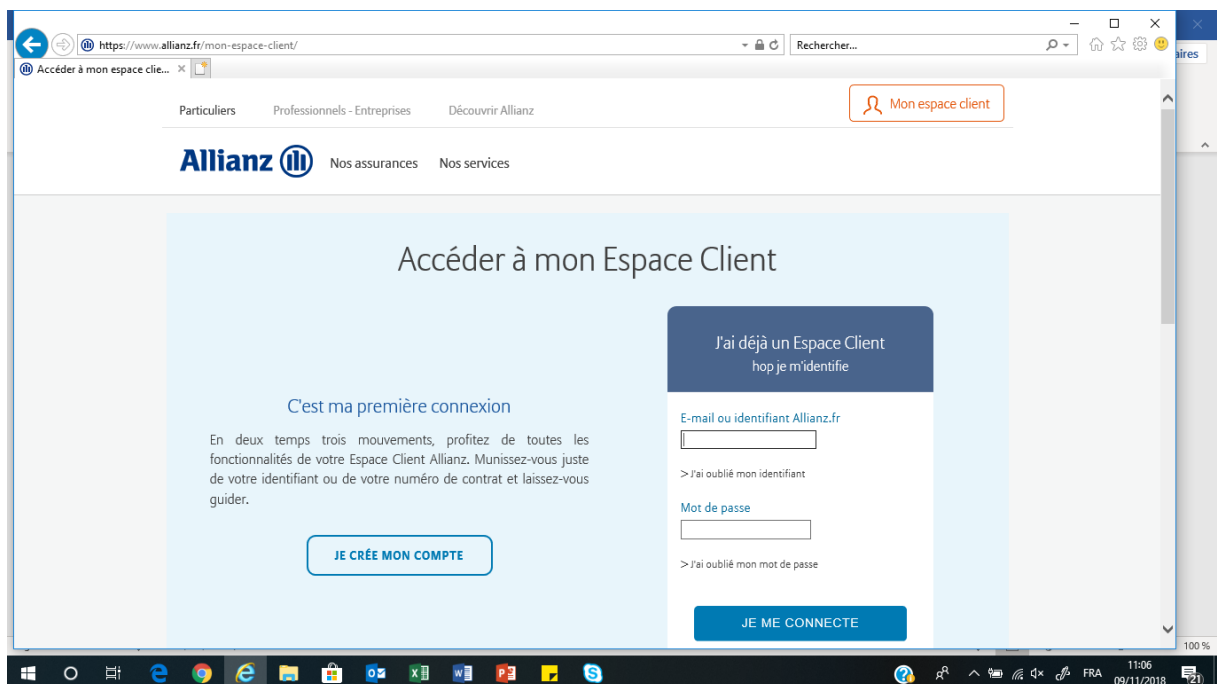
ARTICLES OF THE MONTH

Allianz online customer account

Did you know that you can access and view all the details of your contract by connecting to your Allianz customer account? You can view payments, follow claims and make a claim and also send bills for health top up reimbursement and download documents. To connect to your Allianz customer account, go to www.allianz.fr and click on “Mon espace client” on the top right of the screen.



Then click on « je crée mon compte » meaning I create my account.



You then enter your Allianz contract number (if you have more than one, just choose one of them), then your surname (don't put Mr or Mme in front) and underneath your first name (only one) and your date of birth below that. Be careful that the Allianz contract you use is your name and not in the name of your spouse or partner. In this case, you will have to use his or her details.

Activer votre Espace Client

Vos données personnelles — Votre E-mail — Votre mot de passe — Validation

Pour créer votre compte, veuillez saisir les informations du titulaire du contrat, ci-dessous :

Identifiant Allianz ou numéro de contrat: 0000000000

Nom: want

Prénom: isabelle

Date de naissance: 29/07/1977

Visualiser où se trouve mon identifiant Allianz ou mon numéro de contrat sur mes documents :

- Courrier de Bienvenue
- Email de Bienvenue
- Relevé de situation
- Avis d'échéance
- Décompte santé
- Carte verte

DIALOGUER AVEC L'ASSISTANT VIRTUEL | FAQ | Étape suivante

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.

You click on « etape suivante” and enter your email address twice.

Activer votre Espace Client

Vos données personnelles — Votre E-mail — Votre mot de passe — Validation

Renseigner votre e-mail

Cette adresse e-mail vous servira d'identifiant pour vous connecter à votre Espace Client.

E-mail: isabelle.want@bh-assurances.fr

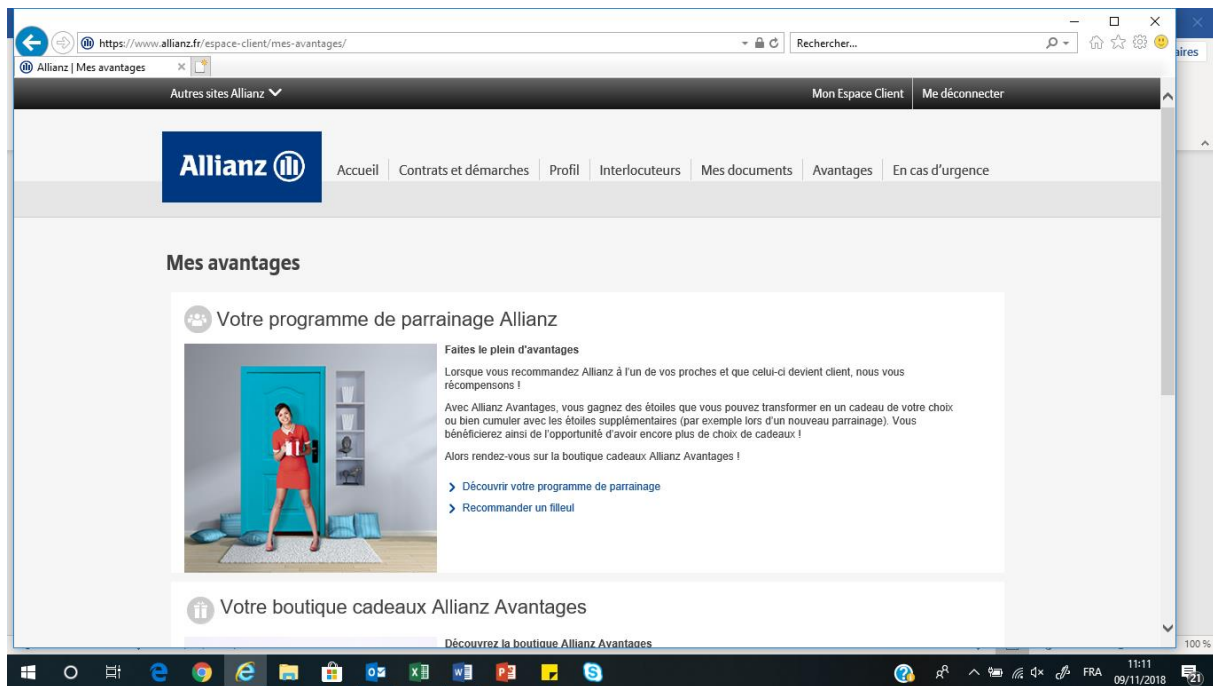
Confirmer votre E-mail: isabelle.want@bh-assurances.fr

FAQ | Étape suivante

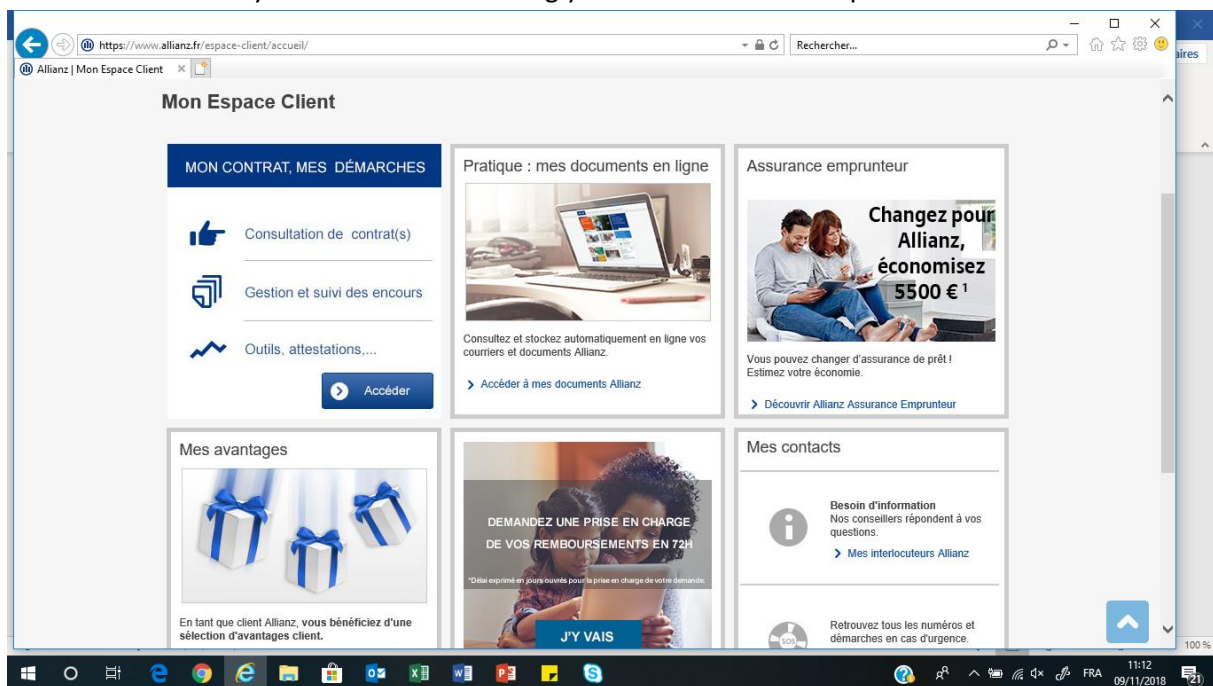
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Vos informations personnelles nous aident à mieux vous connaître, et ainsi à vous proposer des solutions et services qui vous correspondent. La durée de conservation de vos données correspond à la durée de notre relation contractuelle majorée du délai 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 (loi "Informatique et Libertés" du 6 janvier 1978). Pour cela, il vous suffit de nous écrire par mail à informatique@bh-assurances.fr, par courrier à l'adresse Allianz - Informatique et Libertés - Case courrier S1803 - 1 cours Michelet - CS 30051 - 92076 Paris La Défense Cedex. Vous pouvez vous aussi...

Then click on « etape suivante” and this page appears telling you that you have received an email from Allianz asking you to click on a link to create your password.



You can then access your online account using your email address and password.



You can view your contracts, check payments, download document such as “attestation tiers payant” from your health top up. This is the document you show at the pharmacie.

You can also view what advantages you got. Eg: if you have recommended us someone and we have a contract with them, you are entitled to presents! You can order these presents from your Allianz customer account under “parrainage”

HAVE FUN!!

PRODUCT OF THE MONTH

ALLIANZ OBSEQU-FUNERAL COVER

Sorry to be gloomy this month (especially as most of you have survived the virus!!) but here is one of our most popular policies which gives a lump sum to beneficiaries of your choice to help them pay for your funeral. Funnily enough, we all have house insurance in case our house burns down but not all of us have insurance on ourselves when we are pretty sure we are all going to die!! So, if you do not have big savings, this is a must have contract. Unless you don't like the person who is going to pay for the funeral 😊!

- 1 Criteria for subscribing: Anybody aged between 50 and 84 years old and who is French resident. No health questionnaire.
- 2 How much can you be insured for: Between 3000 and 10000 euro without a health questionnaire. Average cost for funeral in France is around 3 to 4000€. Cremation and burial are about the same. The lump sum you are insured for follows inflation because 3000€ today might not be worth the same in 10 years!!
- 3 How does it work: The lump sum you are insured for is given to the funeral parloar (presentation of the bill) or to the person who has paid the funeral (presentation of the bill paid) and what is left is given to the beneficiaries you have named on the policy. You are not covered the first year for disease or suicide, but you are insured for death by accident straight away. If you die of disease in the first year, the insurance company pays back the amount you have paid in. It is not like a normal insurance whereby if you stop paying your premium you stop being insured. You receive a statement every year showing 3 lines. The first one shows how much you are insured for and it follows inflation. The second shows how much you are insured for if you stop paying the premium. The last line shows how much is available if you want to shut down the policy completely. That means that if you are still alive after 10 or 15 years, you can afford to stop paying the premium as you will have enough cover already. Or if one of you dies and the survivor of the couple wants to go back to the UK, you can cash in the value of your policy (amount shown on the third line of theyearly statement).
- 4 How much does it cost: As an example, a person born in 1947 and insured for 3 000€ would pay around 24€ per month and we offer a 10% discount for couple subscription (so then only 22€ each per month). For 5 000€, it's around 40€ and 10 000€ it's 80€ (for couples, 36€ each for 5000€ and 72€ each for 10000€).

Conclusion: It is a contract we do quite often and the one we have never any problem with! There is no cheating with it, you are either dead or alive!! So, no expert needed! And no argument from the insurance company for paying! The payment is given very quickly once we have the death certificate, funeral bill and the ID of beneficiary (within 10 days).

For free quotes, all I need is your birthdate and the amount you want to be insured for. To do the contract, I need copies of passport, a RIB (French bank details) and the list of beneficiaries (date of birth, place of birth, name, maiden name and first name).

VERY EASY RECIPE

Spanish Tortilla from my husband!

Ingredients:

- 2 onions
- 5 potatoes
- 6 eggs
- salt and pepper
- Half a cup of olive oil



Peel the potatoes and very thinly slice them. Peel and thinly slice the onions. Fry them in olive oil until soft, drain. Mix the eggs together like an omelet. When the potatoes and onions are cool add them to mixture of beaten eggs. Season with salt and pepper.

Simply fry all together in a pan. When you feel the bottom of the omelet is well cooked, turn it over with the help of a plate. It takes a bit of practise but

is worth it: put plate on top of frying pan and turn it over very quickly, then slide back the mixture into the frying pan and cook well. When ready, put the plate again on the frying pan and turn over quickly.



Eat either warm or cold accompanied by a salad or as a tapas during an aperitif!!



All our agencies are shut on the 1st of June as it is a bank holiday.

Matmut and Macif are the two insurance companies that have decided to reduce their premium on car insurance, and you are therefore entitled to ask why Allianz and the other big insurance companies are not doing the same. They are many reasons:

1. Matmut and Macif are not insurance companies but Mutuelles. They do not depend on the Code des assurances but on the code des Mutuelles. To you there is no difference, but the difference is big! Under the code des Mutuelles, if they are losing money, they are entitled to ask for more money from their customers (called adherent with them) which means that if there is a big disaster (massive storm for instance), and they do not have enough money to cover it, they will increase the premium without asking their customers. This does explain that they can also lower the premium as if the situation were reversed, they would be entitled to increase it as well! Insurance companies are not entitled to do this.

2. Allianz and the other insurance companies have contributed to 400 million donations towards the "fond de solidarité" created by the government. So, any money Allianz made because of lower claims on car insurance is gone toward the French government (well, hopefully people who are affected the most by this crisis). Allianz itself has donated 1,5 million euros to the réseau des acheteurs hospitaliers for the purchase of 112 medical equipment, 1 million d'euros to Institut Pasteur (vaccin research charity) and donated 136 000 mask FFP2 and 220 000 surgery to Publique Hôpitaux de Paris (APHP) and 7 University Hospitals.

3. Gain and loss for insurance company is not calculated on a Monthly basis but on a yearly basis. For 2-3 months, people have used their car less and Allianz has saved some money due to a lower amount of claims, but as you are aware, French residents will probably only be able to go on holiday in France this summer (no planes). The French government has confirmed that summer holiday will go ahead and that the 100km limit will be lifted. This means that more people will use their cars this summer and Allianz has already forecasted that there will be an increase of claims this summer compared to last year.

Of course, if you think you are going to do less than 9000Km during the year, we can change your policy to limited mileage.

Elodie Teracher is training in Paris (working via skype now) to become an agent so the Chasseneuil sur Bonnieure office is shut every Thursday afternoon till Mid-July.

Presentation of one of our staff:

Florence Chabanne

My name is Florence Chabanne, I just turn up 48 years old 🥹 (I am born in La Rochefoucauld). I am married and have one daughter who is 17 years old. After successfully getting my baccalauréat (A level) in science and a university degree in economics, I have found a job in Insurances!!.

I have been working for BH assurances for 21 years. I started in the agency in Chasseneuil and then moved to the La Rochefoucauld office after the birth of my daughter. My job consists of welcoming people in the agency, dealing with day to day running of the agency and dealing with claims.

In my private live, I am member of club and have done 8 years being part of the commune electorate committee in Rivières. I love sport (in front of the TV on my sofa!!). I do run once or twice a week to eliminate the good meals I enjoy eating and the Cognac Schweppes I love to drink!!



TAX INFORMATION

Hopefully for the last time this year!!

Remember that the deadline is the 11th of June on paper and 4th of June online (for Charente).

Here is a list of FAQ:

-I cannot find box 8TK on the 2042 form: This year they have put it on a separate form, form 2042-C (last page) so you need to fill in an additional form. You can download it from the impots.gouv.fr web site. It is also joined to this newsletter.

-I cannot find form 2042-C online: When you do the tax online, any from that include the number 2042 are not forms but sections to select on the normal declaration of income.

-Where do I find box 8SI and 8SH: on form 2042-C on paper or in the list of selection online. Click on the? next to each section to see which one.

-I gave them the list of my bank account outside of France last year. Do I need to do it again: YES, every year. If you do it online, the list is there, and you should have to confirm it.

-I have to fill in for 2041: It is a bug in the system. Just go back to “annexes” at the start and unclick it. If it is already unclick, click it, come out of your online account completely, come back to it and go back to “annexes” and unselect (unclick) form 2041.

-What is the exchange rate: 1.14

And remember if you are doing it online, always start by the 2047 and the other annexes before you go onto the normal declaration.

WHAT HAPPENED IN FRANCE IN MAY 2020

In general, The French government has announced that the 100km limit will be lifted for the summer holiday.

There is a 50 euro help from the government towards repairing your bicycle. This is to encourage people to go to work or go shopping using a bike instead of public transport to reduce the spread of the virus!! To see the list of all the shop that do it go to this site:

<https://www.coupdepoucevelo.fr/auth/particulier>

In crime, The maire (and his wife) of Levallois Perret have seen their sentence for money laundering and fraud increased after they have appealed!!

A man has shot dead 3 people during a meeting in a company in Saint Varent in the Deux Sevres. The 37 years old was off work due to illness (unfit for work) and was an employee in this company. He then shot himself in the head killing himself.

In politics, The second round of the Municipale election (to elect Maire) will take place on the 28th of June. It had been cancelled due to the Virus.

In sport, The French championship of football has been stopped which means that PSG (Paris team) has won. Obviously, Lyon which has finished just outside the Champions league spot is not happy as they thought they could catch up the team above -Rennes and are trying to sue the French football Federation. For other sport, they have simply cancelled their championship so no results.

AGENDA FOR JUNE IN THE CHARENTE

1ST: Bank holiday

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/>

COVID 19 INFORMATION

There is a 50 euro help from the government towards repairing your bicycle. This is to encourage people to go to work or go shopping using a bike instead of public transport to reduce the spread of the virus!! To see the list of all the shop that do it go to this site:

<https://www.coupdepoucevelo.fr/auth/particulier>

The 100km restriction is over from the 2nd of June for all areas in green.

Bars, restaurants and camping site are also reopening from the 2nd of June apart from orange zone (Paris is the only one still in orange). Bars with terraces are the only ones to reopen in orange zone but only for customers on terraces.

CPAM has warned people about an increase in fraud and would like to remind everybody that none of their staff will ask you your bank details or credit card number. Their staff are able to give the name of your GP and the Covid 19 patient who has been in contact with you (the reason to call you would be to check if you got Covid 19 due to being in contact with someone contaminated).

Also, none of the CPAM email will ask you to click on a link from another web site (apart from ameli.fr). So please be vigilant!

In April (the only full Month France was entirely confined), road accident deaths have decrease by 55.8%. 103 people died on the road last April (lower ever!). But the traffic had been reduced by 77%. Accident have been reduced by 74%.

The roads being near empty, some people thought they owned it and consequently April has seen an increase of 16% (compared to April last year) of very high-speed infraction (more than 50km above speed limit).

In average in France between 3200 and 3500 people die on the road each year so please be safe!

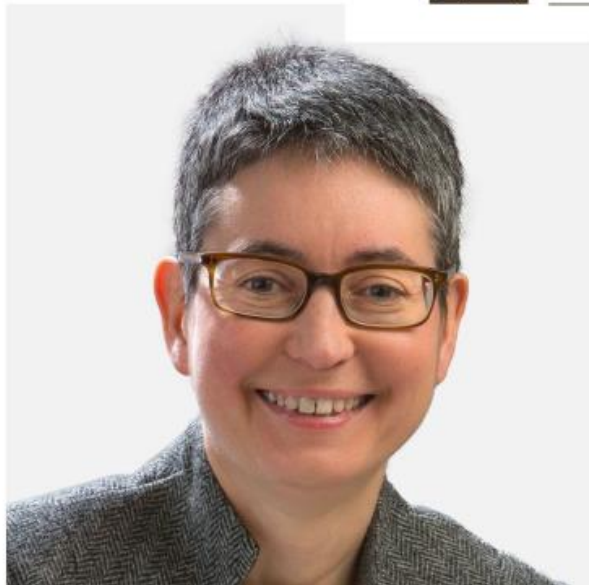
In the Charente, there has been 237 deaths in April, which is lower than the 369 deaths of April 2019. This is because the Charente has 12 deaths due to Covid 19 so far but in 2019 much more due to Flue or traffic accident. In average the South West had quite a low number of deaths compared to the East of France and the Paris Region. But please be vigilant and keep to the social distancing rules.

Some words in French to help with this difficult time:

les soignants	medical staff
des anticorps	anti-bodies
l'immunité collective	herd immunity
un masque jetable	a disposable mask
un masque en tissu lavable	a washable cloth mask
du gel hydroalcoolique	hand gel
en réanimation	in intensive care
les poumons	the lungs
la toux	the cough
tousser	to cough
éternuer	to sneeze

<https://learn-french.today>

PROFESSIONAL OF THE MONTH



Native French speaker and qualified teacher with 25 years' experience teaching in the UK.

40 minute one to one learning sessions via Zoom – €16 per lesson.

From basic to advanced level, teaching tailored to your needs.

No long course commitments – you can pause and resume learning at your leisure.

Flexible appointments, lesson times and content. For individuals or groups.

Auto-Entrepreneur registered
SIREN 848 841 946



06 40 67 77 92
pascale@learn-french.today
www.learn-french.today

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



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



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



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!