



BH ASSURANCES OCTOBER 2020 NEWSLETTER

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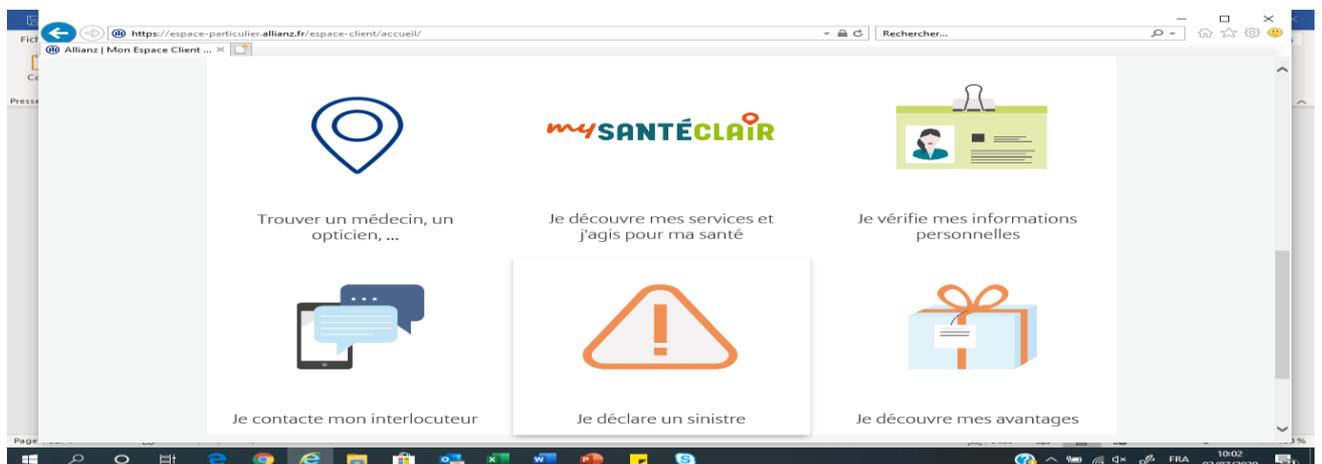
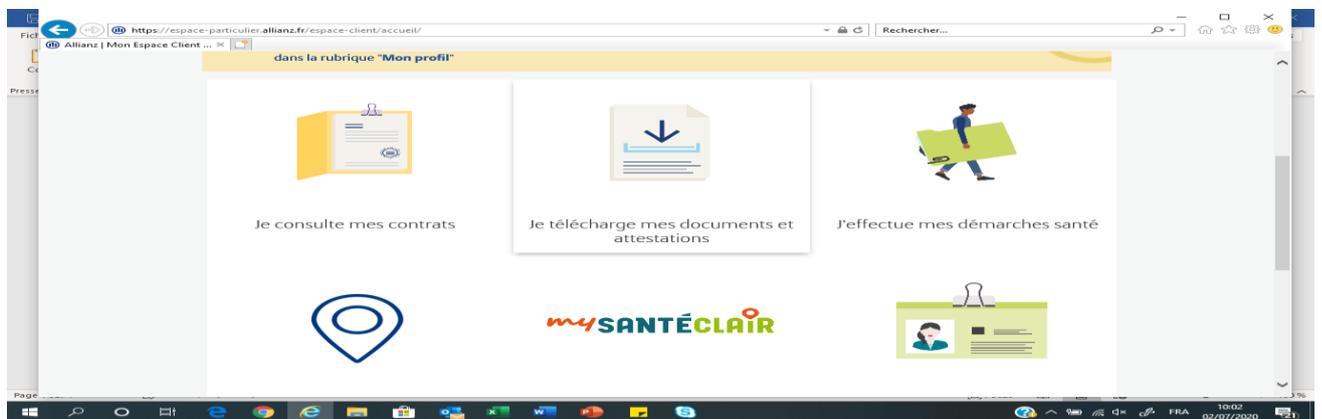
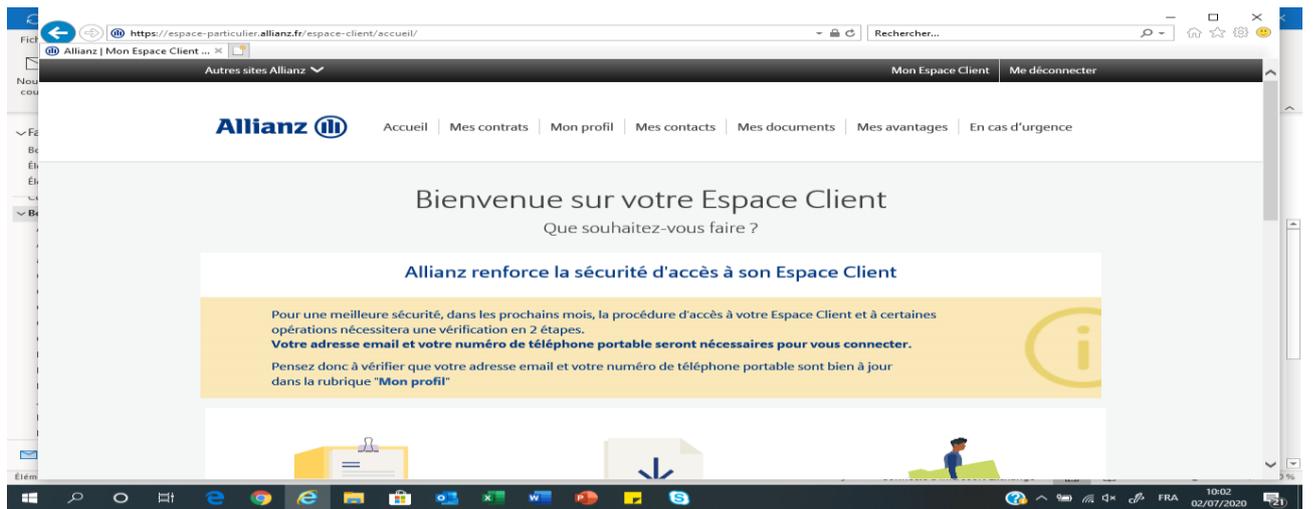
ARTICLES OF THE MONTH

HOW TO GET A QUOTE FOR DENTAL TREATMENT FROM YOUR ALLIANZ CUSTOMER ACCOUNT

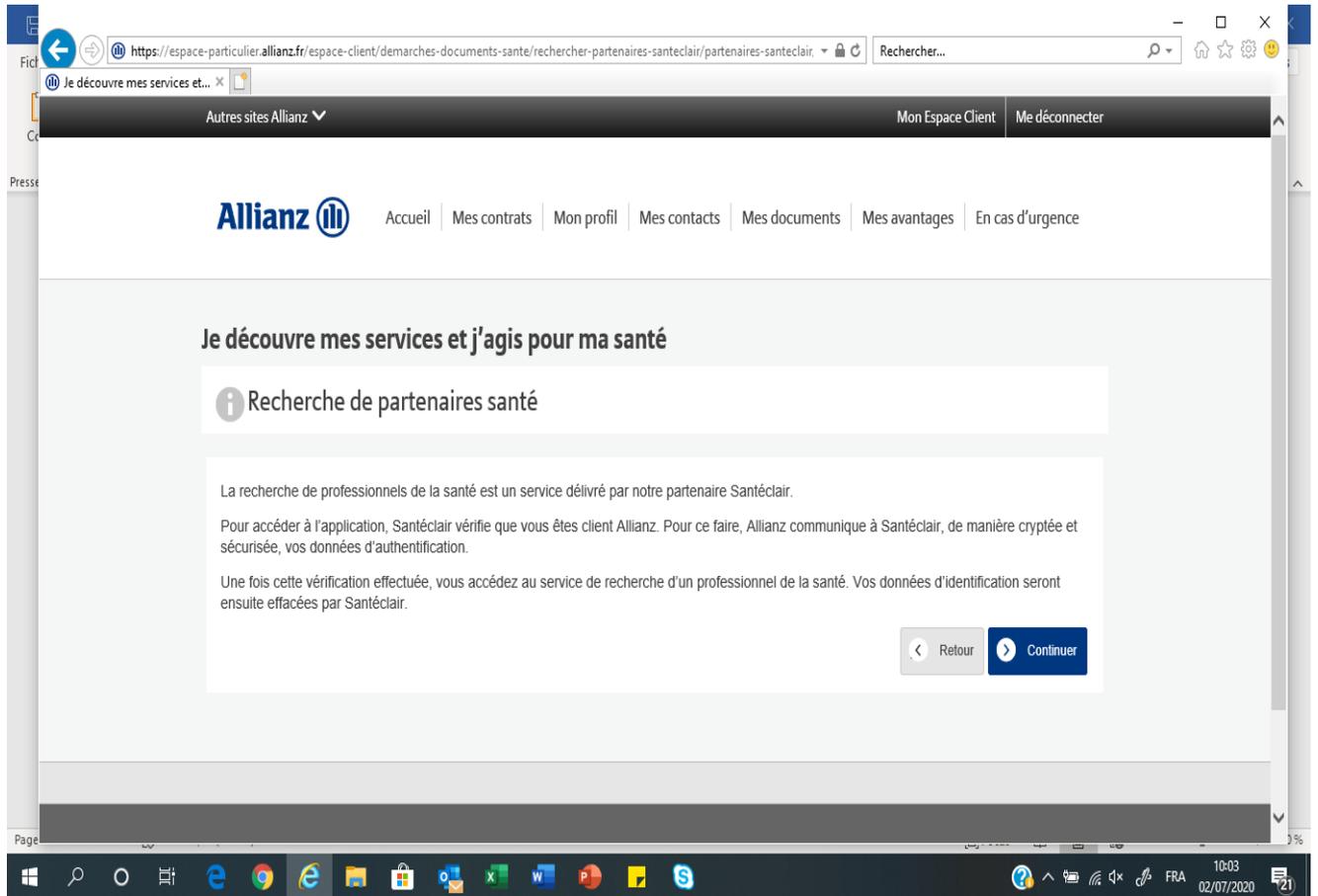
When you need some dental treatment and the dentist gives you a quote, you obviously want to know how much (if any) you will get back from your Allianz top up. If you send it to us directly, all we do is send it to Allianz Santé and it can take up to 2 weeks for them to come back to you or us.

However, if you send it to Allianz santé yourself via your Allianz customer account, you will get an answer within 72 hours!! So please do try it and here is how to do it:

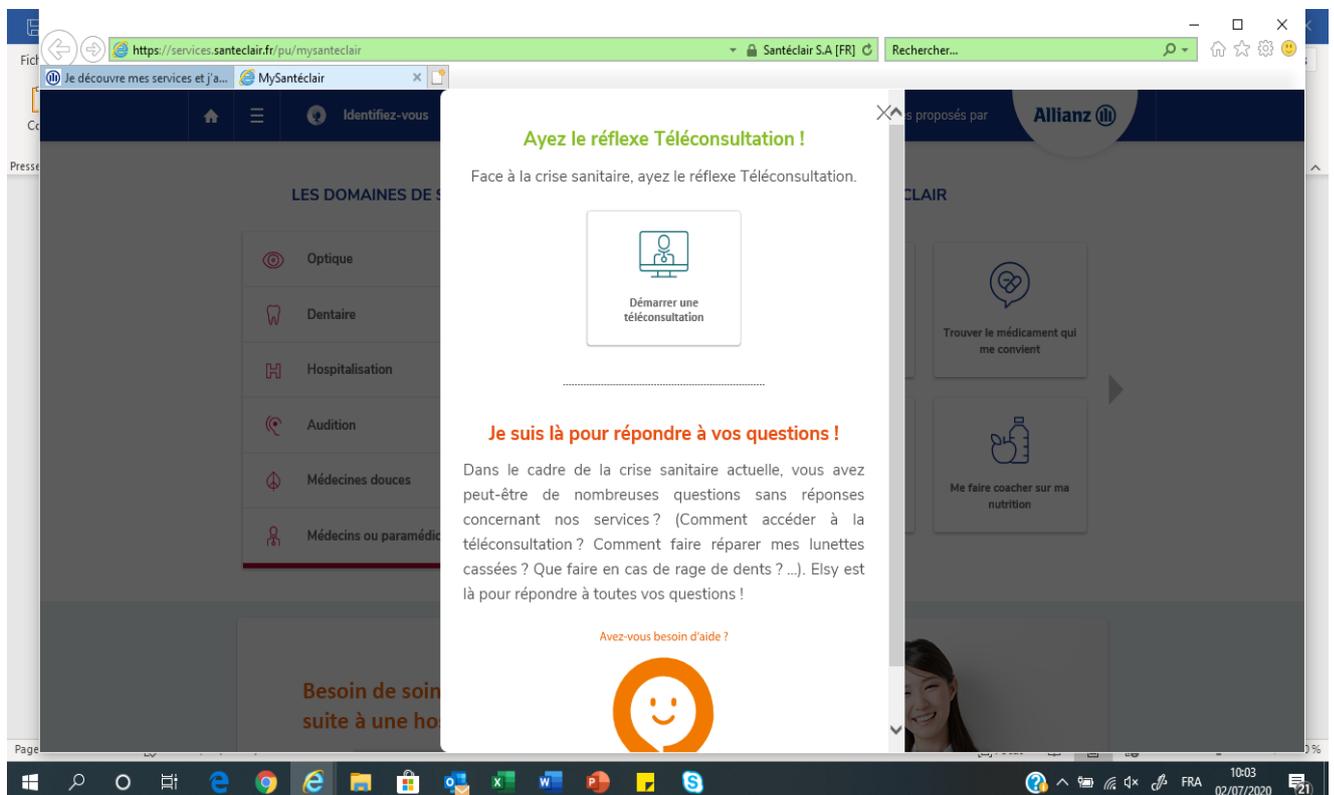
First connect to your Allianz customer account:



This is the entire first page in 3 screens. Click on **mySantéClair**. You then come up to this screen:

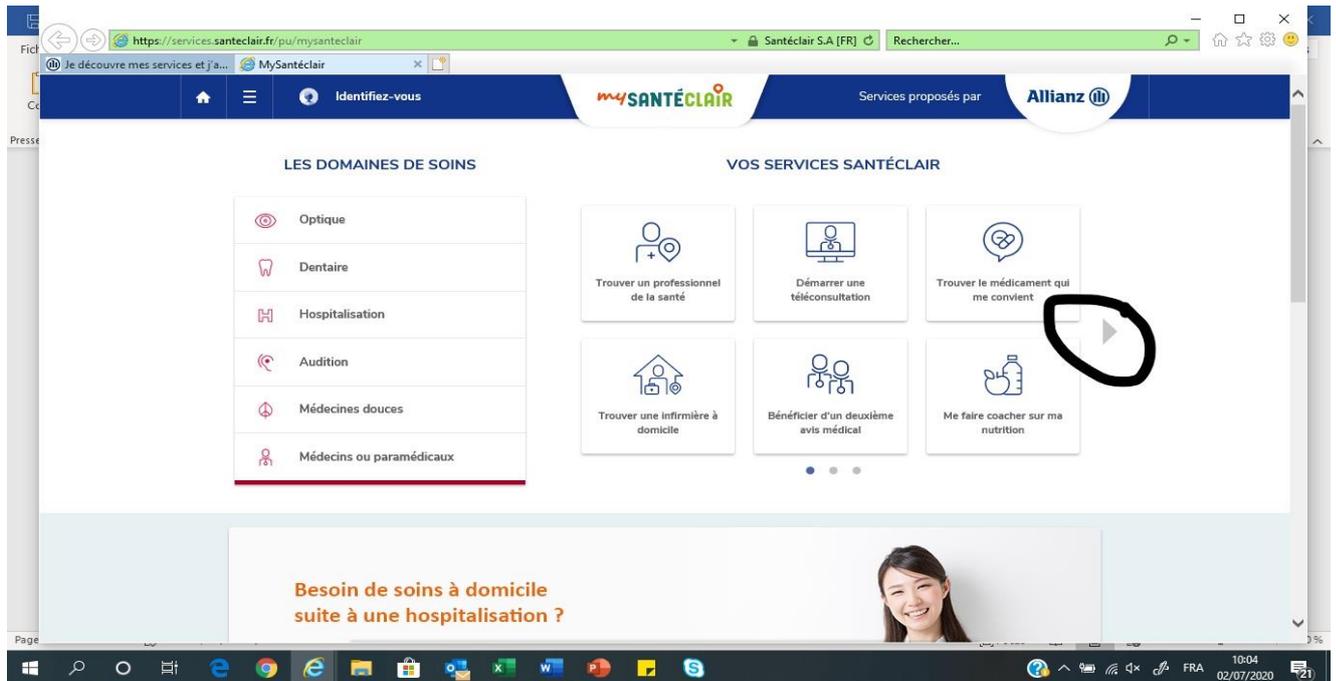


Click on **Continuer** on the bottom right in blue.

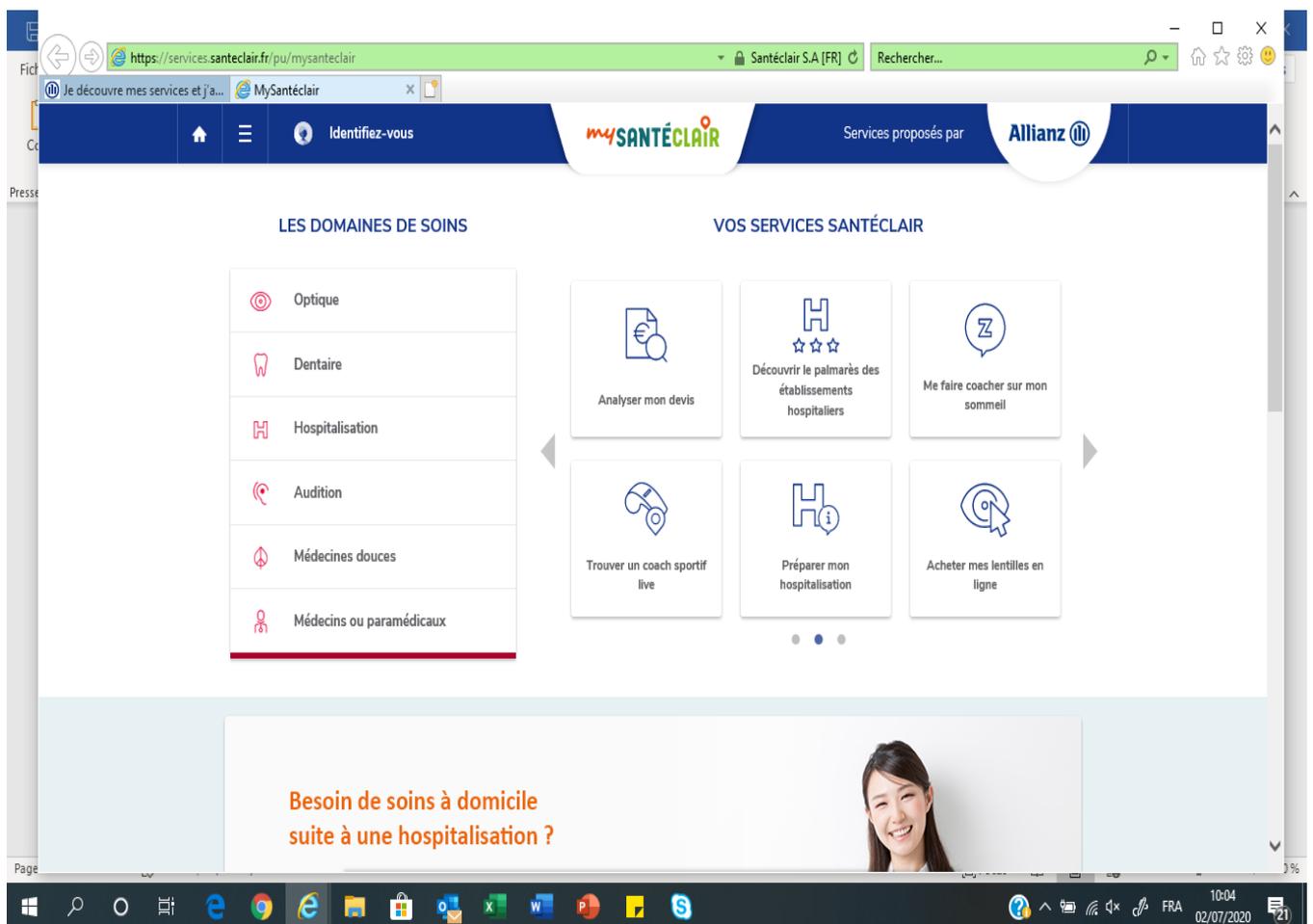


Get rid of this pop-up screen by clicking on the X on the top right of it.

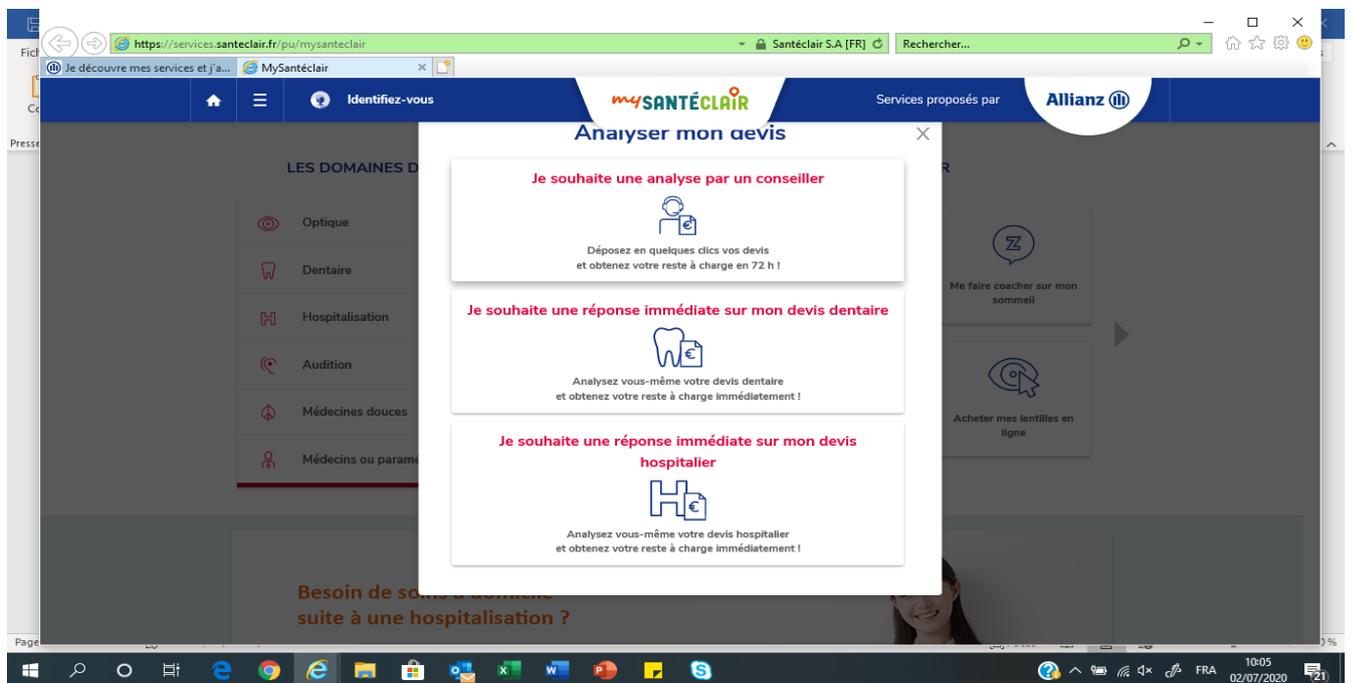
This screen then appears and you then choose and you need to click on the arrow on the right (I surrounded it for you):



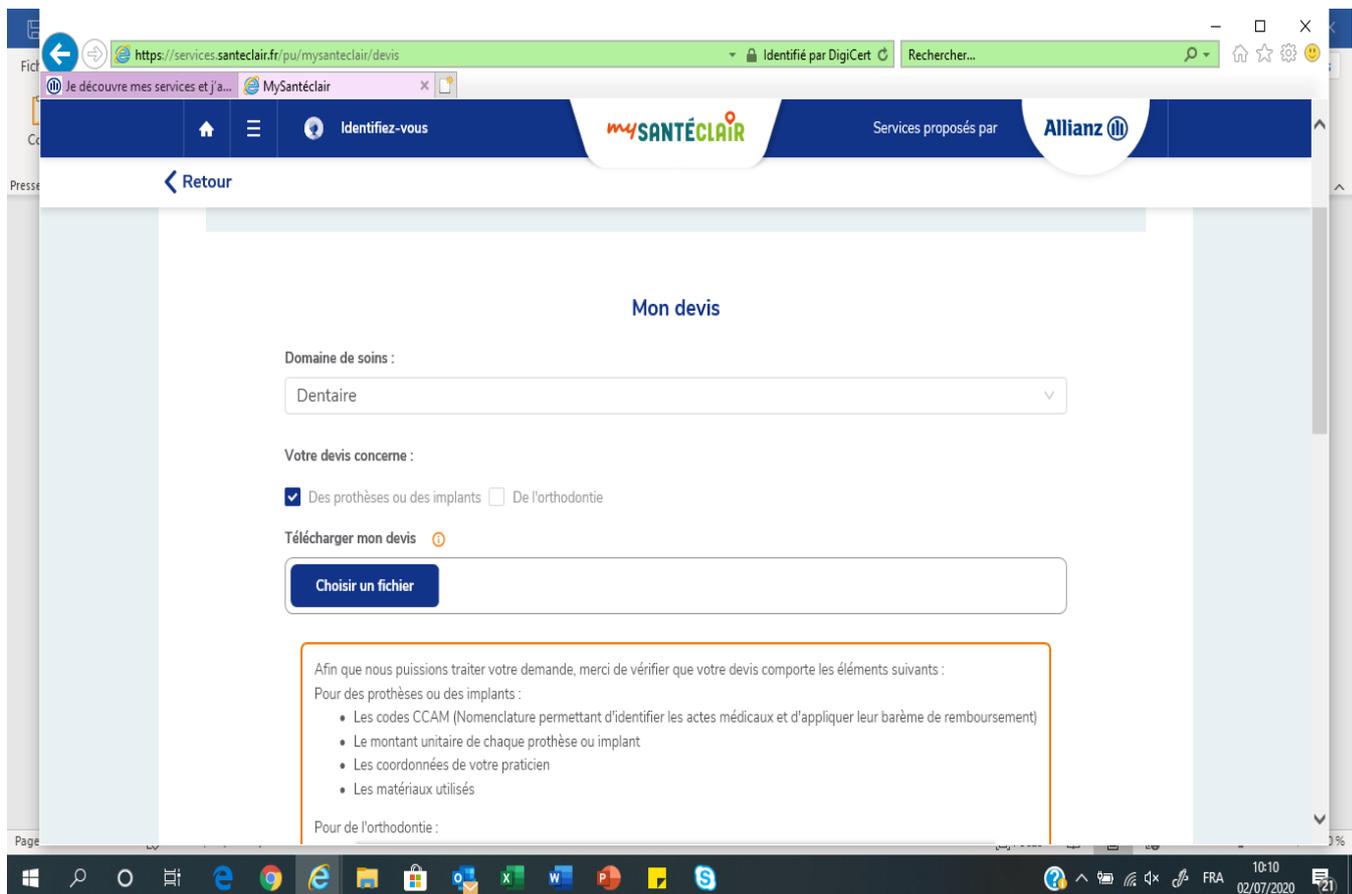
You then need to click on **Analyser mon devis**



This screen then pops up and you need to select the first option: **Je souhaite une analyse par un conseiller**

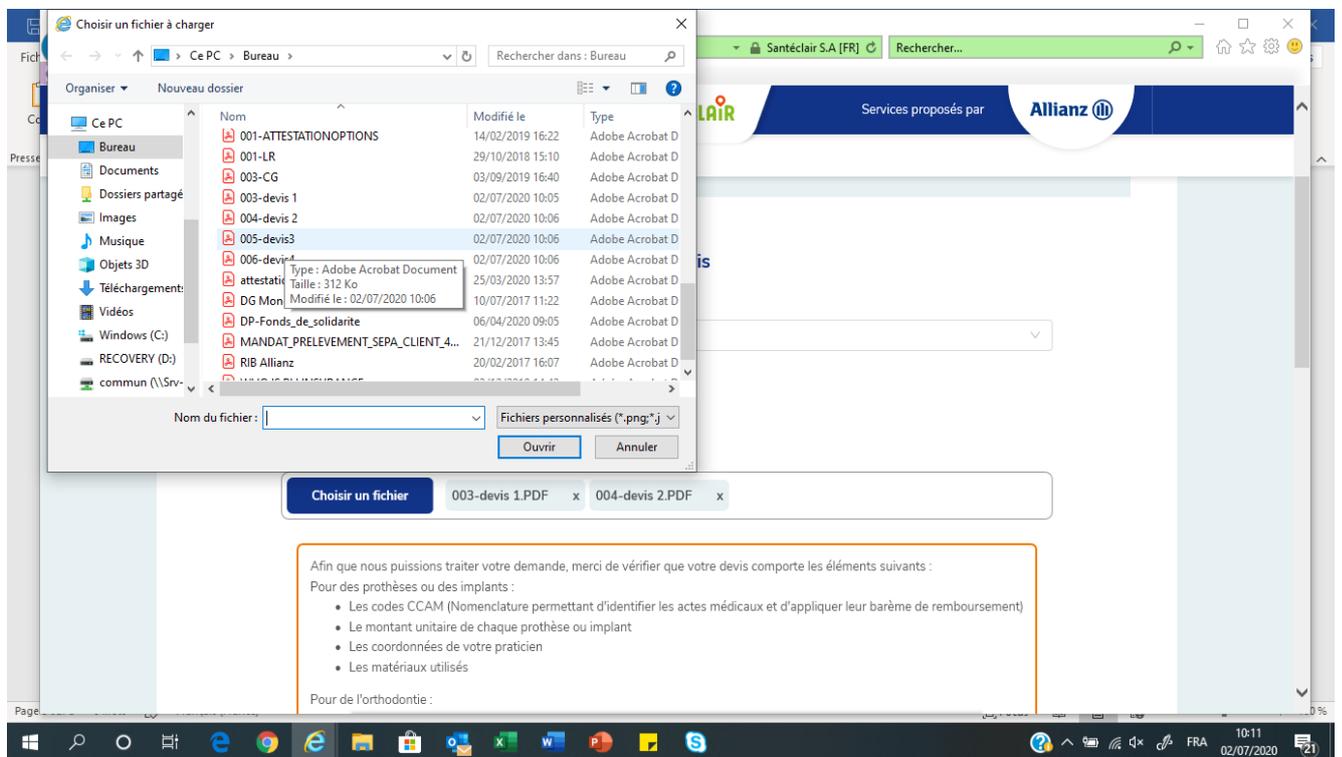


You then choose **Dentaire** for teeth in the scroll down menu of the domaine and click on **des prothèses ou des implants** (for crowns or implants) or click on De L'orthodontie (for kid's braces):



You then download the quote (you first need to have it saved as a scanned document on your computer) by clicking on **choisir un fichier**.

When you click on **choisir un fichier**, the window pops up and you simply need to choose your quote on your files.

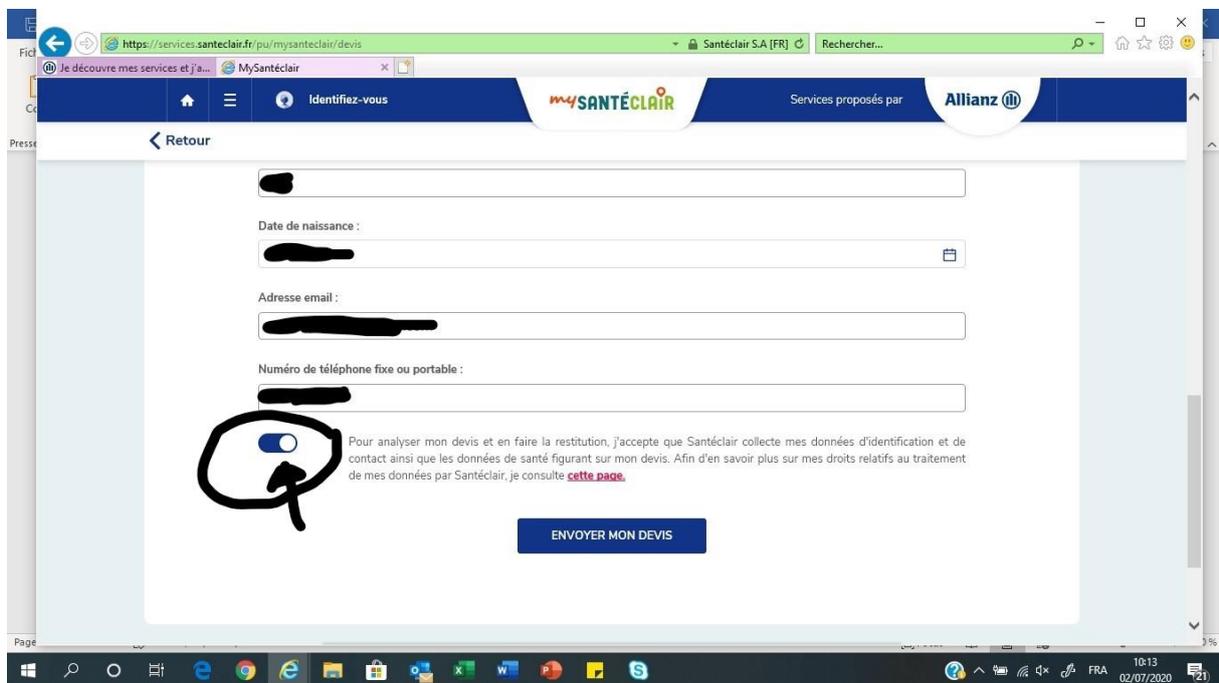


You then scroll down the screen and enter your details. This is because there could be more than one person attached to the Health top up contract.



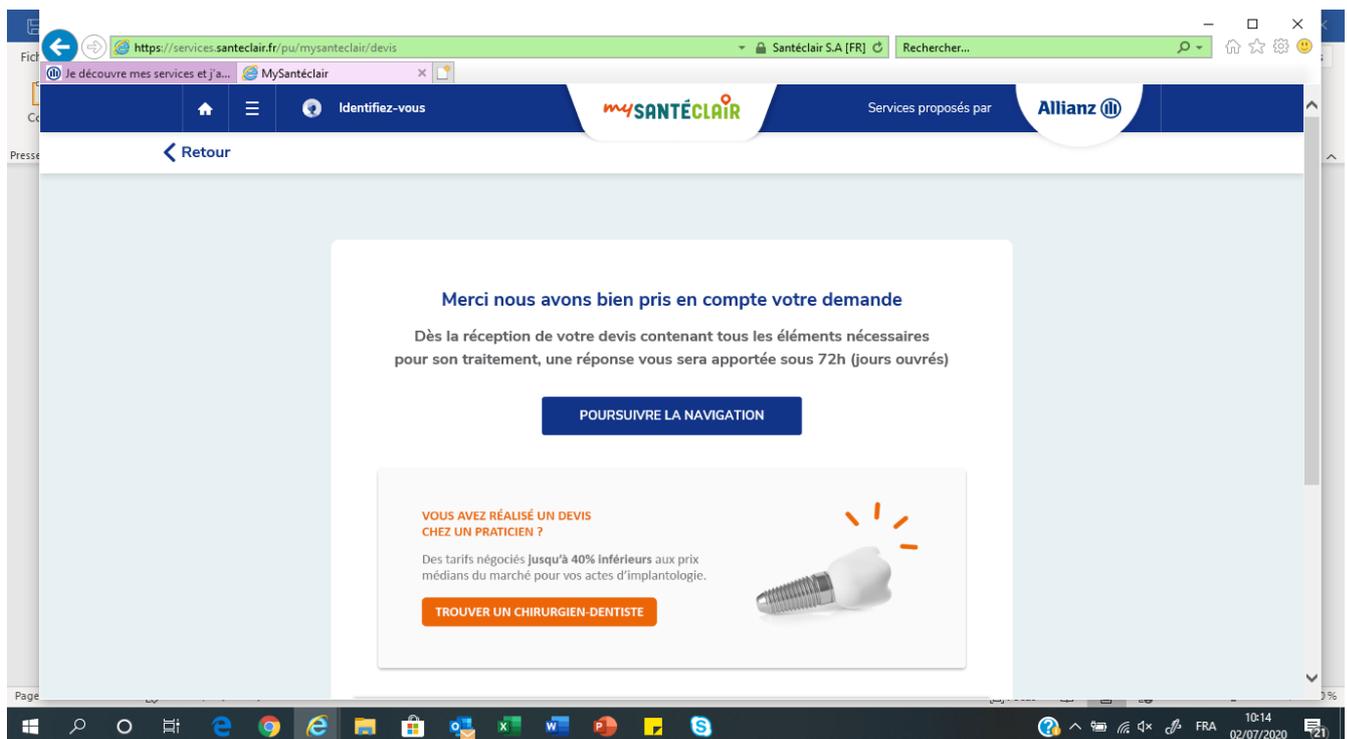
Entre your Name (surname only), then prénom (first name) and date of birth and email and telephone number.

You then need to tick the bottom below that I have surrounded which allows Allianz to access your contract and future treatment information. You simply slide the button to the right.



You then click on **Envoyer mon devis**.

You are done and will receive your answer within 72 hours (except weekend and bank holidays).



If you get stuck, let us know. We can do it for you if you send us your Allianz customer account access code.

PRODUCT OF THE MONTH

INVESTMENT SOCIALLY RESPONSIBLE: ISR

If like me, you are keen on nature and justice in this world and also like to make money without feeling bad about it, then, Allianz has created a new product for us! This investment ISR created last July is aimed to trade only in funds that include shares and bonds from companies that comply to ISR standards such as ecology, social equality, respect of staff, anti-corruption, etc.

1) What type of investment: It is invested inside an assurance saving account. So, it has all the same advantages of any normal assurance vie which are inheritance tax (extra allowance on top of normal allowance) and income tax advantages (some amounts tax free after 8 years).

The investment ISR has to follow some criteria based on 3 factors **ESG**:

Ecology: Management of waste, Reduction of greenhouse gas emission, Prevention Of environmental risk.

Social: Prevention of accident, Training of employees and equality of chances, Respect of employees' rights and social dialogue, respect of subcontracting chain.

Governance: Independence of the board of directors, Quality of the governance of the company, remuneration of directors, effort in anti-corruption.

2) Who can invest in it: Anybody who is a French resident (and Monaco) and below 85 years old.

3) How much can you invest in it: The minimum is 30 000€, no maximum.

4) How is it invested: You can choose between 2 types of investments, one is called "Cap Equilibre Responsable" and is about 50% risky. 70% is low to medium risk and 20% is high risk. 10% is completely secured. see below:

Niveau de risque des supports	Nature des supports et des actifs	Libellé des supports	Juil-20 en %	Mars-20 en %	Ecart	
Risque faible : 10%	Support en euros de risque faible	Allianz Fonds Euros	10	10		
	Stratégies non directionnelles	Allianz Stratégies Opportunistes	19	22	-3	
Supports en UC de risque modéré : 70%	Stratégies Obligataires	Allianz Stratégies Obligataires		21	-21	
	Diversifié vol. modérée	Allianz Multi Harmonie C (EUR)	10	10		
		Allianz Avenir 30 AT (EUR)		7	-7	
	Stratégies Obligataires	JPM - Global Macro Sustainable A (acc) - EUR	10		+10	
		Allianz Euro High Yield RC	8		+8	
Supports en UC de risque élevé : 20%	Stratégies Obligataires	PIMCO GIS Emerging Markets Bond ESG	13		+13	
		Allianz Euro Credit SRI CT EUR Acc	10	10		
	Actions Europe (ISR-ESG)	Allianz Climate Transition AT EUR	7	5	+2	
	Actions US ESG couvert en change	Natixis Actions US Growth R € hdg		5	-5	
		BNP Paribas US Multi-Factor Equity Classic H €	3		+3	
	Actifs zones émergentes	Vontobel mtx Sustainable Emerging Markets Leaders B USD	7	7		
		Actions thématiques ESG	Allianz Global Sustainability		3	-3
			Allianz Global Water - AT (H2-EUR) - EUR	3		+3

ESG : Environnemental, Social et Gouvernance
ISR : Investissement Socialement Responsable

The other one is called “Cap Dynamique Responsable” and is around 80% risky. 44% is high risk and 44% is low to medium risk. 10% is completely secured.

Niveau de risque des supports	Nature des supports et des actifs	Libellé des supports	Juil-20 en %	Mars-20 en %	Ecart
Risque faible : 10%	Support en euros de risque faible	Allianz Fonds Euros	10	10	
	Stratégies non directionnelles	Allianz Stratégies Opportunistes	9	19	-10
Supports en UC de risque modéré : 44%	Stratégies Obligataires	Allianz Stratégies Obligataires		10	-10
	Diversifié vol. modérée	Allianz Avenir 30 AT (EUR)		15	-15
		Allianz Multi Harmonie C (EUR)	10		+10
		JPM - Global Macro Sustainable A (acc) - EUR	10		+10
	Stratégies Obligataires	PIMCO GIS Emerging Markets Bon ESG	10		+10
	Allianz Euro Credit SRI CT EUR Acc	5		+5	
Supports en UC de risque élevé : 46%	Actions US ESG couvert en change	Natixis Actions US Growth R€ hdg		10	-10
		BNP Paribas US Multi-Factor Equity Classic H €	5		+5
	Actions Europe (ISR-ESG)	Allianz Climate Transition AT EUR	12	12	
	Actifs zones émergentes	Vontobel mtx Sustainable Emerging Markets Leaders B USD	15	15	
		Allianz Global Sustainability	6	9	-3
	Actions thématiques ESG	Allianz Global Water - AT (H2-EUR) - EUR	8		+8

ESG : Environnemental, Social et Gouvernance
ISR : Investissement Socialement Responsable

5) Fees: Like any assurance vie, there are entry fees to set it up. These fees depend on the amount you invest. See below:

Amount deposited	Entry fees
Between 30K and 50K	0.50%
Between 50K and 100K	0.25%
>100K	0% no fees

6) Hope of return: Well, you might think that because you choose companies which make more effort, you get a lower return but that might not be the case in the long term. You can earn more money by investing in companies whose search for fast return pays out in the short term but take the example of a famous low-cost airline who recently lost value on their shares due to staff going on strike!! Or even a famous oil company after the explosion of their oil rig off the coast of Louisiana! Companies that look after their staff and environment usually do well. Who works better than happy employees? So, I cannot tell you what it will do in the future as I do not have a Crystal ball! However, some of the funds ISR already existed with Allianz and the one called Allianz Europe Equity Growth has made 35.42% in 2019 and +43.38% in the last 5 years (as off 31/08/2020). Note that performances of the past are no guaranties for the future.

Cap Equilibre Responsable has made +3.23% since it started in 04/09/2018 and made +9.88% in 2019 and so far, this year (as off 31/08/2020) it lost -0.15%.

Cap Dynamique Responsable has made +6.02% since it started in 04/09/2018 and made +13.95% in 2019 and so far, this year (as off 31/08/2020) it made +1.82%.

Conclusion: In this day and age of war on plastic and CAP 21, we are all starting to look at how to reduce our impact on our planet (except if you are Donald Trump) but why not look also at how we invest our money and who with! Allianz is a pioneer (being German) in waste management and ISR investment. We mostly use the Assurance Vie savings account to pass on some money to future generations so why not use it as well to make sure the planet is still here for them!

CUSTOMER NOTICE

First Person Singular by Hils Ranby

Why not check out this fast-paced crime novel written by one of BH Assurance clients?

Shortlisted for the Richard and Judy 'Search for a Bestseller' award, the book (e-format or paperback) is available on Amazon, and introduces Steve Reith as he builds a new team whilst simultaneously investigating a nasty restaurant bombing.

Readers so far are saying things like:-

“I put this down about halfway through, but had to go back to it”. Carrie Herrick, Notts

“What a fabulous villain. Interesting team – I look forward to their next outings.” Neil Quemard, Jersey

“Just finished reading this book. I love, loved it.” Paula Gill, Lancs

BREXIT NEWS

The site which was due to open on the 1st of July then 1st of October to enable British people resident in France to apply for the titre de sejour paperwork to stay in France after 31st of December 2020 has been put back to the 15th of October due to the Virus (some excuse!!). You can find the latest information from this government web site dedicated to Brexit:

<https://brexit.gouv.fr/sites/brexit/accueil/vous-etes-britannique-en.html>

Note that you are obliged to have this Titre de Sejour from the **1st of July 2021** so don't panic yet!! If you all connect to it when it first open you will crash it!

VERY EASY RECIPE

Sugar tart from Marianna

Marianna is back on cooking duties!! With a wonderful Sugar tart, obviously to be avoided if you are on a diet!!

Ingredients:

-60g of butter

-100g of milk

10g of crème fraiche

-1 soup spoon of sugar

-200g of flour

-1 egg

-40g of butter and 40g of sugar to garnish

Warm the milk in a pan then add sugar and butter, mix well.

Add the flour and the egg and mix for at least 2 minutes.

Put the mixture in a tart dish on grease proof paper, spread it well and cover it with a wet cloth for 2 hours.

Then mix the butter and sugar (to garnish) and sprinkle it on top (you can make some holes to put bits in).

Bake in a preheated oven 210°C for 10-15 min.



COVID 19 INFORMATION

Please be vigilant and keep to the social distancing rules as the virus is now well into its second wave in France. As of 29th of September, **64 départements are in high vulnerable situation:**

Low level : 9 départements (8,9%)

Moderate level : 30 départements (33,7%) Aisne, Allier, Ardèche, Ardennes, Aude, Cantal, Charente-Maritime, Corrèze, Deux-Sèvres, Dordogne, Eure-et-Loir, Haut-Rhin, Hautes Alpes, Haute-Savoie, Loir et Cher, Lot, Lot et Garonne, Mayenne, Mayotte, Meuse, Moselle, Morbihan, Nièvre, Réunion, Savoie, Seine Maritime, Vendée, Vosges, Yonne

High level : 64 départements (57,4%) L'Ain (01), Alpes-de-Haute-Provence (04), les Alpes-Maritimes (06), l'Aude (11), L'Aveyron (12), les Bouches-du-Rhône (13), Calvados (14), Charente (16), la Côte-d'Or (21), Doubs (25), la Drôme (26), l'Eure (27), Gard (30), Haute-Garonne (31), le Gers (32), la Gironde (33), Hérault (34), Ile-et-Vilaine (35), l'Indre-et-Loire (37), l'Isère (38), Landes (40), **la** Loire (42), Haute-Loire (43), Loire-Atlantique (44), Loiret (45), Lozère (48), le Maine-et-Loire (49), Marne (51), Haute-Marne (52), Meurthe-et-Moselle (54), Morbihan (56), Nièvre (58), Nord (59), l'Oise (60), Pas-de-Calais (62), Puy de Dôme (63), Pyrénées Atlantique (64), Pyrénées Orientales (66), Bas-Rhin (67), Saône-et-Loire (71), Paris (75), Seine-Saint-Denis (93), le Val-de-Marne (94), les Hauts-de-Seine (92), la Seine-et-Marne (77), l'Essonne (91), le Val-d'Oise (95), les Yvelines (78), Rhône (69), **la** Sarthe (72), Savoie (73), Seine-Maritime (76), Somme (80), Tarn (81), Tarn-et-Garonne (82), **le** Var (83), Vaucluse (84) Vienne (86), Haute-Vienne (87), Territoire de Belfort (90), Corse-du-Sud, Haute-Corse, la Réunion, Mayotte, Guyane, Guadeloupe, et la Martinique.

Amongst those high level départements, 14 are in **VERY high risk** « *zone d'alerte renforcée* » : Paris, les Hauts-de-Seine, la Seine-Saint-Denis, le Val-de-Marne, le Val-d'Oise, le Nord, la Seine-Maritime, Ile-et-Vilaine, la Gironde, la Haute-Garonne, l'Hérault, l'Isère, la Loire and Rhône. For the major town in those departments, some restrictions apply: Bars and restaurants shut at 10pm or 11pm, Gyms are shut, and meetings are below 1000 people.

Finally, Guadeloupe and Bouches-du-Rhône (Marseille) are in **MAXIMUM level** so all restaurants and bars are shut.

Important numbers:

As of 29/09/2020 there has been 31893 deaths in France (21201 in hospital), +59 in the last 24H. There have been 550 690 confirmed cases (+8051 in the last 24H), 3984 people being hospitalised (in the last 7 days), 815 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

Respecting your neighbours

I am sure it does not come as a surprise to you that we have laws in France to help maintain peace in villages between neighbours. And it won't surprise you either that most French people do not respect it!! Or choose to ignore it!! For instance, each Mairie will have certain times when you are allowed to use your chainsaw or lawnmower and being in France it means not during lunch hours!! So here are a few rules you need to know:

-Check with your Mairie what time you are allowed to make some garden noise such as chainsaw, hedge cutting or lawnmower (In most commune it is week days from 8h30 to 12 and 2pm to 7pm, Saturdays from 9h to 12 and 3pm to 7pm and only from 10 to 12am on Sundays and bank holidays, never between 12 and 2pm and never after 7pm). Doing it outside the timetable allowed can bring a fine between 68 and 450€.

-It is forbidden to do bonfire. You take your rubbish to the Dechetterie, do not burn it. Or use a composter. Burning garden rubbish or any other rubbish on your land can bring a fine of up to 450€. Note that burning 50kg of garden rubbish emit as more CO2 as driving a petrol car for 14 000km.

-You are obliged to maintain your garden. If your neighbour does not and left it grow wild (create fire hazard, etc), you can write to them and force them to maintain it or ask the Mairie to force them.

-Intensif dog barking, especially at night is forbidden. You can buy a collar that stops dog barks or ask your neighbour to do so.

-Rubbish due to be collected have to be left outside the night before the collect. Failure to do so (meaning leaving them outside before too long before the collect) can bring a fine of 35€.

What to do if your neighbour is not respecting the rules. You first complain to him/her (let's face it, it's always a man!!). If he does not act, you send him a letter. Still no responses, you ask your Mairie to act.

You can also use a "Mediateur de Justice", this is a lawyer whose job is to resolve problems before they have to go to court by being very diplomatic!! It is free and you make an appointment via your Mairie.

Feel free to visit those web sites: <https://allojardin.com/obligation-jardin-voisin>:

<https://demarchesadministratives.fr/demarches/entretenir-son-jardin-rappel-des-regles-a-respecter>

<https://www.services-public.fr/particuliers/vosdroits/F31858>

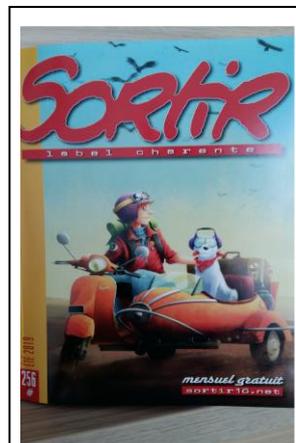
AGENDA FOR OCTOBER IN THE CHARENTE

- 10th & 11th: Chasseneuil frairie/Feast
- 11th: Autum fair in Champagne mouton
- 25th: Autum fair in St Maurice des Lions
- 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

Presentation of one of our staff: Elodie Teracher is 36 years old and is married with 2 children. She has joined us two years ago and will become an agent (one of our bosses) from January. She works mainly in the Chasseneuil office and speaks English. She will be happy to meet you especially if you want to review your existing insurances or any other needs.

She loves travelling, meeting new cultures and is a real Skiing fanatic.



Our agencies will be shut on Friday the 2nd of October. We are having our much-anticipated yearly meeting where our bosses tell us we have no money and must do better and work harder!!

The Roumazières office is now open on Wednesday and Saturday morning.

WHAT HAPPENED IN FRANCE IN SEPTEMBER 2020

In general, flooding due to heavy rain and river surges has devastated some villages in the Gard Departement.

Jean Lassalle, a French MP has mistakenly parked his car on a level crossing blocking a passenger train!! He inaugurated this new line 2 years earlier. He was late watching his son's rugby match and thought afterward that this parking space was probably too good to be true!! He did not get fined for his mistake and has apologized to all passengers who did see the funny side of it!

It will gradually (in time) be forbidden in France to use animals (wild) in circus and water parks.

Paternity leave has been extended to 28 days including 7 obligatory.

In crime, The president of the French Rugby Federation (also ex-coach of the French Rugby team and player), Bernard Laporte and the president of the Montpellier Rugby club are being investigated by the financial police and have been interrogated during 2 days. Bernard Laporte allegedly influenced the French Rugby institution to reduce a fine for the club of Montpellier in exchange for a contract to do a seminar.

A man has badly injured 2 people in the old office of Charlie Hebdo (where the terrorist attack happened in 2015). He is a Pakistani 25 years old (who lied about his age to enter France as an immigrant) who though he was attacking Charlie but they have moved office since then.

Obituaries: This Month has seen the passing of Michael Lonsdale at the age of 89 years old. He was a French actor who play in film such as Moonraker (he was the baddie) or "The name of the rose" (with Sean Connery). We also lost Juliette Greco at the age of 93. She was a very famous French singer. Her most known song is "Deshabillez-moi" which means undress me!!

In sport, Tadej Pogacar from Slovenia (first winner from Slovenia) has won the Tour de France at the age of 21 years old (youngest since someone else in 1904!!). He also won the white jersey (best youngest cyclist) and the polkadot jersey (best in mountains) Sam Bennett from Ireland has won the green jersey (best sprinter). Not sure it is to do with Sport but one of the team (Arkea-Samsic) is being investigating for doping allegation.

Julian Alaphilippe has become World champion of cycling, the first French man for 26 years.

PROFESSIONAL OF THE MONTH

Mamie's Bar

Newly opened small cosy bar August 2020

Situated in the central place in Montembœuf (16310).

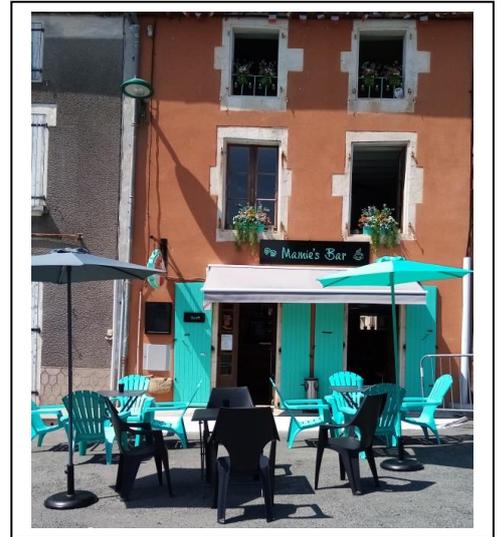
Previously Chez Mamie.

Beers - Cider - Wine - Spirits - Coffee and soft drinks without alcohol
- crisps and similar snacks –

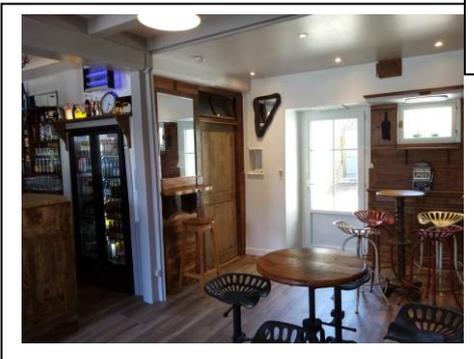
Opening hours are temporary as further work is required...

But if the sign is marked
you are more than
welcome...

Unfortunately cash only –



open and the door is open



Lundi	16h - 21h
Mardi	16h - 21h
Mecredi	8h - 21h
Jeu-di	12h - 21h
Vendredi	12h - 21h
Samedi	8h - 21h
Dimanche	8h - 21h

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:

All week apart from Monday:
8.30am to 12pm and 1.30pm to 6pm
Saturday: 9am to 12

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 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!