



BH ASSURANCES OCTOBER 2019 NEWSLETTER

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ARTICLES OF THE MONTH

Social help in France

There are so many different sorts of social help in France that it is impossible to know them all. Some of them are a direct financial help towards bills (money or vouchers) or some others are material help like someone helping you at home or even a discount on general bills.

All of them are subject to conditions either revenues, physical (handicap, age, etc), family structure (number of children, widow, etc.) or type of project (housing in a big town). It's so complicated that it is estimated that 30% of people entitled to help do not ask for it.

Last Month I talked about help for families with children so this Month, it is for the elderly!!

Here are two useful web sites: <https://www.aide-sociale.fr/> and <https://mes-aides.gouv.fr/> that can help you get the forms and conditions for social help. They also include simulators to see if you meet the requirement to get help.

Help available for elderly people:

- **l'APA (allocation personnalisée d'autonomie) à domicile**, This is a financial help for people who are somehow disabled. There are no conditions apart from being over 60 years old and have a degree of loss of physical autonomy (level GIR 1, 2, 3 or 4). The financial help is to pay for expenses that help you stay at home like improving the house for wheelchairs, having people cleaning the house or bringing food around, etc.
- **l'aide-ménagère à domicile** ; This is to get a cleaner. You must be over 65 years old, needing help to clean your house, not benefiting from APA, earning less than 869 euro per Month if you are single or 1348 euro per Month if you are a couple.
- **l'aide au logement**, financial help to pay the rent. Depends on income, through CAF.
- **les aides à l'adaptation au logement** ; This is a financial help given by ANAH to help you improve your house so you can stay at home without difficulties. The type of work is like installing a lift in the staircase, improving the light, installing a walk in shower, etc. ANAH can take up to 50% of the cost of the work. Depends on your income.

- **les aides pour installer une téléassistance** ; This is a médaillon that you carry around your neck and can press in case you fall over and can't get up anymore (not because you are drunk!!). You can ask your mairie on how to get it. If you are on low income you can get financial help to pay the yearly subscription.



- **les aides fiscales pour l'aide à domicile** ; This is the tax credit you get if you employ someone at home to help you clean or prepare your food. You get 50% of the expenses back either in tax reduction if you pay income tax or money back as a tax credit. Simply enter the amount in the right box on the tax form. NO, you can't declare it if you paid the gardener on the black!

- **les aides extralégales des mairies ou des conseils départementaux** ; These are extra financial help given by your Mairie or Department officials to help pay for the teleassistance, or meals on wheels but also other expenses related to handicap. This help depends on which commune you live in and your income.

- **Help from Top up insurance:** Yes, most of them actually include help from after you leave hospital. With Allianz, if you have been hospitalised more than 3 days, you can get 9 hours of free cleaning, or organise someone to look after your pets, or have someone to look after you and help with meals, pay for teleassistance, etc. You need to contact Allianz Assistance directly on 01 40 25 58 61. With Allianz, you also get 15 hours of free cleaning in case of cancer (Chimio or radiotherapy). To see all the things you are entitled to, check the section called "garantie assistance" on the Dispositions generales of your contract. That is the booklet that came alongside your contract.

- **Help to pay for top up health insurance:** Actually, this help is not just for the elderly but anybody on low income. You can either get CMU-C which is a top up for free or ACS which is a financial help towards a top up. For 2019, the income had to be lower than 8951€ per year for a single and 13426€ for a couple for CMUC and 12084€ for a single person and 18126€ for a couple for ACS. Note that if you own your own (no mortgage) or get help to pay towards your rent, you have to add 67€ per Month for a single person or 117€ per Month for a couple on top of your revenues. Go to www.ameli.fr web site and you can find a simulator to check if you are entitled to it.



If you want information on how to get any of those, please visit the appropriate web site at the beginning of this article. You can also make an appointment with an "assistante sociale", social worker. You can make this appointment via your Mairie. The social worker is here to help you fill in the appropriate forms to get help but also tell you what help you can get.

USEFUL INFORMATION OF THE MONTH

HOW TO CANCEL INSURANCES IN FRANCE

Well, I lost count how many times I had British people asking how to cancel insurances in France (not from my customers of course, as nobody wants to leave BH assurances!!!).

Note also that in France, insurance contracts are renewed automatically!!

I know, IN ENGLAND, you just phone them and tell them you want to cancel and that's it! But surprise, surprise, YOU ARE IN FRANCE and we like paperwork! So, here is an explanation on how to cancel your insurances.

1. Anniversary date / Date d'échéance:

The important thing to find out about your insurance contract is the "date d'échéance" which is the anniversary date of your contract. Be careful, as sometimes, some companies will automatically put 1st of January as an anniversary date, so it is not always the date when you took out the contract originally. You should find this date on the original contract you signed or on the renewal notice you receive once a year. Normally, when you take out any insurances, it is for one year minimum (there are exceptions-see chapter 4). So, you need to see it through until the anniversary date. Before the Loi Hamon, the only way you could cancel was by sending a registered letter 2 months prior to the anniversary date saying you wish to stop the insurance on its next anniversary (in 2 months)! Be careful, with some companies 's health top up insurance, it can even be 3 months!

The other way is called LOI CHATEL and with this method you had 20 days from receiving the renewal notice to send a registered letter saying you wish to stop the insurance. Do note that some companies actually send the renewal notice at the last minute, even sometimes after the actual renewal date so you think it is too late! But it is the date on the envelop (post office stamp) that counts and not the date on the letter so always keep the envelop when you choose this method. This method **does not work for professional insurances** such as public liability or decennale insurance or even with some health top up. It always works for cars and houses.

2. LOI HAMON:

Since January 2015, you can cancel your car and house insurance anytime you want as long as you have had the contract at least one year. This new law does not work for top up health insurance or any professional insurances. From December 2020, it will also be the case for top up health insurance but not yet.

3. How to cancel using loi Hamon:

i) House insurance as an owner:

You simply have to notify your insurer with a letter and the cancellation will be effective one month and 3 days after receiving the letter (email is possible if you can be identified properly with it).

ii) Car and house (as a lodger) insurance:

The cancellation must be done by your new insurer! Hopefully ME!! Because car insurances and house insurances for lodgers are a legal obligation, the French government decided not to trust people! Therefore, to make sure that they are still insured, the cancellation can only be made by their new insurer.

4. Exceptions:

Obviously, there are exceptions which allow you to stop your insurances without using the methods above. If you sell your car, you can cancel the insurance by showing your certificate of sale (certificate de cession de vehicle can be downloaded from internet) and the insurance will stop from the date on the proof of sale. If you sell the car abroad, always get a proof of sale of some sort. Without paperwork, it is illegal for an insurance company to stop a car insurance contract before its anniversary date! If the car stops working, a proof from the garage or mechanic can do (it does with us). If you move back to the UK, we need a proof of insurance from the UK.

If you sell your house, you can stop the house insurance with the paperwork given to you by the Notaire on the day of the sale.

For the health top up, it can be stopped if you move abroad and stop being covered by the French system. In this case, they can issue you a letter saying you are not in the French system anymore and the insurance is stopped. Otherwise, a proof from the UK showing that you are covered under the UK system should be enough.

For professional insurance, you can cancel with a proof from RSI or MSA saying you have shut down the business. Otherwise you can only cancel with a 2 months' notice prior the anniversary date.

Basically, when there is nothing to be insured and you can prove it, the insurance can be stopped.

Conclusion:

Hopefully now you should all be willing to switch your insurances to **ME and BH Assurances** (your favorite insurance broker in the region) especially when you know that I take care of all the cancellation for you. So, if you are happy with my quotes, I will do it all for you and you have nothing to do.

So, no excuse waiting for the anniversary date to get cheaper/better insurances! Contact me.

TAX NEWS

I still encounter people who are being taxed social charges on UK rental income. This is wrong. And some of them were not taxed social charges last year but then are this year! It is a mistake from the French tax authorities, and you must write to them to rectify their mistake. As rental income from the UK is taxed in the UK, no income tax or social charges are applied on it in France. This is not related to the health system so even if you don't have an S1, you should not be taxed social charges on UK rental income. If this mistake has happened to you, here is what to write:

Date and place

Objet : Remboursement Prélèvements sociaux sur revenue foncier

Madame, Monsieur,

Je viens par la présente demander le remboursement la taxe de prélèvements sociaux sur mes revenus fonciers pour l'année 2019 sur les revenus de 2018(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 les prélèvements sociaux 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 prélèvements sociaux sur ces revenus.

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

Signature

THIS MONTH RECIPE

Marianna's Magic Coco cake

Another recipe from Marianna.

Ingredients for 4 people (or more):

1 can of sweet concentrated milk (397gr)
125 g of coconut
50g of Maizena
20 cl of crème fraiche
2 eggs
30cl of milk
100g of black desert chocolate
1 nut of butter



Preheat the oven at 180° C. In a bowl, mix all the ingredients together apart from the chocolate and butter. Put it in a silicone cake recipient (if possible) and cook in a bain marie at 180° for one hour covered by aluminum paper. Let it cool down. Melt the chocolate and butter together in a microwave for 3 min at 400W, mix and cover the cake with it.

ASSOCIATION OF THE MONTH

Charente Limousine Exchange

Founded in 2003 The CLE are a group of enthusiastic members who now reside or intend to reside in France. They form a valuable resource for the exchange of information, ideas and experiences. Not only do they have the collective experience of many years living in the country but they also work with key organisations and local authorities to protect members interests - particularly when government proposals threaten to impact on the well-being of expatriate citizens



Based in South West France, our members are spread across the Charente, Deux-Sevres, Vienne and Haute Vienne regions.

CLE organise many social activities. Regular trips, exploring the region are very popular. Monthly lunches, quizzes and (usually) friendly boules games bring members together for some light hearted fun and games. Forums on French tax and other relevant issues provide crucial membership support during the year

Your household are welcome to join for a first-year fee of just 20 Euros (Annual renewal 15 Euros)

Visit the website for more information or email us for a brochure www.cle-france.com

President: Dave Brown

Email: contact@cle-france.com

WHAT HAPPENED IN FRANCE IN SEPTEMBER 2019

In general, France is facing a series of strikes (again) as the government is starting to think about reforming the pension system!! The emergency services are also on strike because they are too busy and asking for more help to cope with patients. Oh, and some gilets jaunes are back from holiday.

On the 19/09, the Pompier of Armentieres (a town in the North) have been called out to capture a black panther (the feline animal not the superhero!!) who was seen wandering on the roof in the town center! The animal was safely apprehended and there is no explanation as to why and how it got there!! Global warming maybe?

Jacques Chirac has died on the 26th at the age of 86. He was French President from 1995 to 2007 and Maire of Paris from 1977 to 1995.

In sport, France has won the bronze medal of the Basketball world championship having beaten the USA in the quarter final!!

Team Europe has won the Solheim Cup (Golf equivalent to Ryder cup for women) with Celine Boutier representing France and earning 4 points in 4 matches!

In politics (and crime!!), The President of the French parliament is under investigation for allegedly facilitating the rental of a building that belongs to his wife. He was the President of an Association and chose the building to rent without telling everybody who was the owner (his wife)!!

The president of the Modem political party Francois Bayrou is also under investigation for false employment in the European Parliament.

Patrick Balkany, the Maire of Levallois Perret near Paris has been sentenced to 4 years of prison and his wife (and second in line to her husband maire) 3 years of prison for fraud and tax evasion (evaluated at 4 Million). She has appealed and is still running the Mairie on behalf of her husband who had to go straight to jail.

AGENCY NEWS

BH Assurances is proud to announce that from the 1st of October 2019, we have another agency Allianz/ Bh Assurances in Roumazieres-Loubert.

The agent there has decided to retire and Allianz has asked us to take over.

This agency will be open Monday, Tuesday, Thursday and Friday from 9am to 1pm and 1.30pm to 5.30pm.

Appointments with Isabelle Want will therefore be possible in Roumazieres.

INFORMATION:

A lot of our customers have received a form to fill in called "demande d'information":

This document has been sent to most of our customers that have investment/savings with us. This is because the government has issued a new law stating any companies doing investments or financial services is obliged to keep up to date with its customer's financial assets in order to keep giving them the best advice possible.

Please fill in the relevant information such as your personal details on top of the page.

Situation familiale means Marital status. As a non-French, your marital status is the "separation de biens" unless you have changed it with your notaire for a "communauté universelle". If you have, you do know about it. So, if you are not sure, put "separation de biens" under the **regime matrimoniale** section (only if you are married of course!).

Nombre de personne à charge fiscalement is the number of people on the tax form (so 2 if you are married, or 1 if you are single).

Profession means job title. If you are retired, just put "retraité". **CSP** underneath is a number to put in as per the list that came alongside the form. 7000 is for "retraité" / Pensioners.

Pays de residence fiscal means what country are you resident in.

Revenus annuels means annual income. So, just put in the relevant amount (rough figures or estimate!!) next to the relevant section: **Revenu professionnel** is professional income if you still work, **Revenu foncier** is rental income, **Revenu financier** is financial income (interest/dividends/etc), **revenu pension de retraite** is pensions, **revenu autre** is other income. Those are the figures of last year.

Finally, those are questions regarding your assets. **Patrimoine immobilier d'usage** is the value of your main residence (here again, estimate is fine). **Patrimoine immobilier locative** is value of houses that you rent out. **Patrimoine financier** is financial assets and **Patrimoine professionnel** is value of professional assets.



AGENDA FOR OCTOBER IN THE CHARENTE

4th, 5th & 6th: Salon de l'habitat, espace Carat- Angouleme www.salondelhabitat16.fr -Everything to do with houses.

5th & 6th: Jam festival in St Fraigne

6th: Automn market in St Amant de Boixe.

4th to 19th: Piano festival in Angouleme www.piano-en-valois.fr

11th & 12th: Emmaus sale in La Couronne www.emmaus-angouleme.com charity shop sale.

12th & 13th: Puppy fair in Espace Carat Angouleme

19th & 20th: Wedding fair in Espace Carat Angouleme

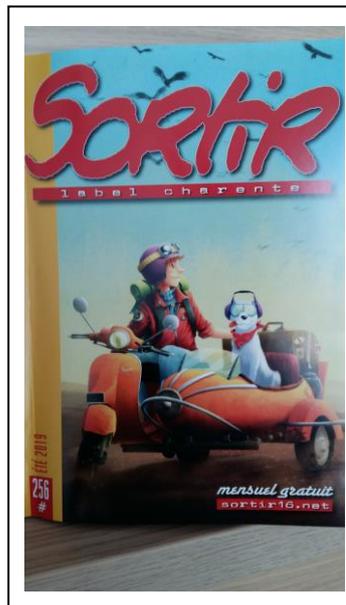
19th & 20th: Pumping festival in Chateaubernard.

26th & 27th: Antiquity and Brocantes fair in Angouleme (Lunesse)

27th: Automn market in St Maurice des Lions

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 3 offices based in the Charente:

22 rue Jean Jaures

16700 Ruffec

Tel:+33(0)5 45 31 01 61

Fax:+33(0)5 45 29 68 55

10 Bd du 8 mai 1945

16 110 LA ROCHEFOUCAULD

Tél: +33(0)5 45 63 54 31

Fax: +33(0)5 45 62 19 79

102 Avenue de la Republique

16260 Chasseneuil sur Bonnieure

Tel:+33(0)5 45 39 51 47

Fax:+33(0)5 45 22 55 54



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

Email Ruffec: ruffec@allianz.fr

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

Email La Rochefoucauld: la-rochefoucauld@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!