



BH ASSURANCES NOVEMBER 2021 NEWSLETTER

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ARTICLES OF THE MONTH

CLAIM AND BREAKDOWN TELEPHONE NUMBERS FOR YOUR CAR INSURANCE

Firstly, and more importantly, note that you must declare your claim before you start any repair or replacement of your car!

A chipped or cracked windscreen:

You can make your claim from Your Allianz customer account, then make an appointment directly from one of our partners or get a call back from our glass breakage claim department.

Or you can make the claim from this number: **0978 978 090**.

My car has been damaged in an accident and can still be driven:

Just call this number: **0978 978 000**. We will arrange to come and pick your car up and give you a replacement car so you can carry on as per normal.

My car has broken down or been in an accident and cannot be driven:

Simply call **0 800 103 105** and we organise the recovery of your car. A text message is sent to you to inform you of the delay/time scale of the recovery vehicle.

If you have the App “Mon Allianz Mobile” on our smart phone, you can follow its position in real time!

You are injured in an accident:

Call 112 (emergency line) or send a text to 114 (for people with hearing difficulties). You can also do it from your App: “Mon Allianz Mobile” where you can also find some tips on security.

By calling **0800 103 105**, you organise the recovery of your car as per above. But also arrange repatriation of the non-injured passengers or drivers, and general assistance, etc.

Your car has been stolen:

You can reach the breakdown service on **0800 103 105** who will organise the rest of your journey or repatriation to your home.

You must make a complaint with the gendarme or police within 24 hours and declare your claim on this number **0978 978 000** within 48 hours. This is important to exclude your personal liability in case the thief has caused an accident or committed a crime using your car.

You can do it even faster by doing it online; www.pre-plainte-en-ligne.gouv.fr

If you have the option replacement car on your contract, you get a replacement car for 30 days.



PRODUCT OF THE MONTH

ASSURANCE VIE SAVING ACCOUNT AFTER 70 YEARS OLD

Last Month I talked about Assurance Vie saving/ investment account and you might have noticed that the advantages are different if you invest the money before or after 70 years old. So, is opening an assurance vie saving account viable after you reach 70 years old?

YES, because the amount you invest from this age is entitled to a **death duty allowance of 30 500€**. **This allowance is added to the one you were already entitled to before you were 70 years old** (152 500€ per beneficiaries).

E.g.: You have invested 305 000€ on an assurance vie saving account before you were 70 years old and named two beneficiaries. This sum of money will be given to your beneficiaries named without any death duties (152 500€ allowance per beneficiaries).

After you're 70 years old, you open a new assurance vie saving account with 30 500€ and name the same two beneficiaries, you can therefore pass on to them free of any death duties 335 500€ (305 000+ 30 500).

Furthermore, the interests or gain made by this contract are not liable to death duties.

E.g.: You invest 30 500€ after your 70 years. At your death at the tender age of 85, this assurance vie saving account is worth 40 000€ (30 500€ of capital and 9 500€ of interest). The beneficiary you have named will get the sum of 40 000€ without any death duties.

As a reminder, here are the allowances before death duties in France (outside Assurance vie saving account):

Children : 100 000€

Gran-children : 1 594€

Brother or sister : 15 932€

Nephew or niece : 7 967€

Other : 1 594€

E.g.: You wish to leave a lump sum of money to your grand-son upon your death. You write a will in which you state that you are leaving him one of your saving accounts currently at your bank (like a Livret A or PEL) of a value of 20 000€. On your death, your grand-son will have to pay death duties of the amount of 18 406€ (20 000€-1 594€). If you invest this money in an assurance vie saving account and name your grand-son as beneficiary, he will have no death duties to pay at all.

So, whether you have opened an assurance vie before you were 70 or not, it is worth thinking of opening a new one!!

No, this is NOT a life insurance!! Assurance vie is a saving account!

Assurance vie saving account has been so successful that today there are over €1.5 trillion invested in Assurance vie policies. Over 22 million individuals have either invested lump sums or save regularly using this instrument.

General information on assurance vie: It's a saving/ investment account. The money you invest is available at any time. You name beneficiaries when you set it up. You are only taxed on interest, not capital (and only when you take money out). You can set up regular Monthly/ Quarterly or Yearly withdrawal from it. You can invest in it one lump sum (min €5000) or regular Monthly amount (min €100/Month) or both! You can check what it is doing via your online customer account (even make a withdrawal).

Please do not hesitate to contact me for any further information.

COVID 19 INFORMATION

Remember the application called “tousanticovid” to download. When you download it, it will tell you if you have been in contact with someone else who has it, but it is also full of good advice, information like where to get a test, how many affected daily, etc and you can download the attestation to prove you have been vaccinated.

Vaccination is now open to everybody above 12 years old. Go to your local pharmacie or visit the web site www.doctolib.fr to book an appointment.

People over 65 years old or at risk can book an appointment for a third dose of vaccine (6 Months after the last one).

The PASS Sanitaire is now fully in effect. This is the proof that you have been vaccinated and you need to show it to be able to access Restaurants, bars, culture and leisure centers, hospital for visit and non-urgent treatments, retirement homes, train, buses and planes and commercial centers.

Covid 19 test are not free anymore for non-vaccinated people unless you have a doctor’s prescription for a test.

The Pass sanitaire is also obligatory for children above 12 years old.

You can find details new rules on: <https://www.gouvernement.fr/info-coronavirus>

Important numbers:

As of 28/10/2021 there have been 117 622 deaths in France (90 739 in hospital), +33 in the last 24H. There have been 7 146 755 confirmed cases (+6 461 in the last 24H), 1 569 people being hospitalised (in the last 7 days), 318 of them in intensive care. And 51 147 229 people have been vaccinated. You can find all the information on this web site:

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

Please stay safe!

TAX INFORMATION

PRELEVEMENT A LA SOURCE

When you received your “avis d'imposition” back at the end of August, some of you would have to pay some Monthly amount September to December to make up the tax for the year 2020.

If this was your first tax form, from September to December you are paying the tax for the year 2020 in 4 installments.

If this was not your first tax form, then those 4 Monthly installments are to make up the payments not made or not enough when you paid Monthly from January to December 2020. As you know now, we pay the tax the same year. So the Monthly amount you are paying since January 2021 are for the income tax 2021 based on what you declare the previous year or you are taxed at source on your salary if you are an employee.

This means that some of you will pay the 4 installments to make up 2020 and also the 2021 Monthly tax amount. But do note that if you have had an exceptional income in 2020, then the tax office will not only charge you 4 installments to catch up BUT ALSO increase your 2021 Monthly deposit based on what you declared back in May for year 2020. So if you had cashed in a pension lump sum or had a great bonus in 2020, the tax office has no way of knowing it is a one off so will charge you for 2021 according to this new amount.

Note also, that the tax office does not take into account your tax credit (money given to charity, employment of someone at home, etc) nor the revenues taxed in the UK and therefore given a tax credit in France (teacher, civil servant pensions). For those tax credits, they give you 60% of the 2020 credit back in January (you will see it on your bank statement as “avance credit d'impôt”). You can change the amount given to you by also going to your personal page.

But worry not! You can change those Monthly amounts (the 2021, not the 4 installments to make up the tax of 2020) yourself by going onto your personal impots.gouv page as per below:

RÉPUBLIQUE FRANÇAISE
Liberté
Égalité
Fraternité

Mon espace particulier
impots.gouv.fr

Recherche | Messagerie sécurisée | Mon profil | Mes comptes

N°
Dernière connexion

Tableau de bord | **Prélèvement à la source** | Paiements | Documents | Biens immobiliers | Déclarer

CORRIGER EN LIGNE LA DÉCLARATION DE REVENUS

Le service de correction en ligne est ouvert. Il vous permet de rectifier la quasi totalité des informations déclarées en ligne ou taxées selon le dispositif de la déclaration automatique. Vous pouvez notamment corriger vos revenus, charges et personnes à charge. N'hésitez pas à utiliser ce service pour corriger votre déclaration.

[Accéder à la correction](#)

À quoi servent mes impôts ?

€ Payer en ligne mes impôts

[PRÉLÈVEMENT À LA SOURCE VOTRE TAUX ACTUEL](#)

Go to your personal online account and click on “prélèvement à la source” on top.

Espace particulier > Gérer mon prélèvement à la source

Votre dernière situation de famille connue est : **marié(e)**
Aucune personne à charge
[Signaler un changement](#)

Votre taux personnalisé est actuellement de : **10,3 %** ⓘ
[Actualiser suite à une hausse ou une baisse de vos revenus](#)

Vos acomptes mensuels sur vos revenus fonciers, indépendants, pensions alimentaires... sont de : **63 €**
[Gérer vos acomptes](#)

Individualiser votre taux de prélèvement à la source
 J'opte pour un taux individualisé, soit **0,0 %** pour [redacted] et **11,5 %** pour [redacted]
Si vous avez un ou plusieurs collecteurs (employeur, caisse de retraite, pôle emploi...), ce choix sera compte au plus tard fin janvier 2022.
L'individualisation de votre taux de prélèvement à la source est intéressante s'il existe une différence importante de revenus dans votre couple.

Ne pas transmettre votre taux de prélèvement personnalisé
 J'opte pour ne pas transmettre mon taux à mon employeur.
Cette option vous **impose**, lorsque le taux non personnalisé est inférieur au taux personnalisé, de payer tous les mois un complément à l'administration fiscale en utilisant ce service en ligne. En cas de versement insuffisant, une pénalité pourrait être appliquée.

[Mettre à jour vos coordonnées bancaires](#)

You can then see the Monthly amount, here 63 euros. Click on “Gérer vos acomptes” underneath the amount you want to change.

Votre dernière situation de famille connue est : **marié(e)**
Aucune personne à charge
[Signaler un changement](#)

Votre taux personnalisé est actuellement de : **10,3 %** ⓘ
[Actualiser suite à une hausse ou une baisse de vos revenus](#)

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[Gérer vos acomptes](#)

Gérer vos acomptes ⓘ

Revenus sans tiers collecteur [Payer immédiatement](#) [Créer un acompte](#)

^ Mes acomptes catégoriels ^

Trimestrialiser vos acomptes sur vos revenus fonciers, indépendants (BIC, BNC, BA) ⓘ
 J'opte pour un prélèvement trimestriel de mes acomptes à compter de janvier 2022

< Mois précédent Mois suivant >

Acomptes catégoriels correspondant aux :	oct. 2021	nov. 2021	déc. 2021	janv. 2022	févr. 2022	Actions
Pensions alimentaires, Revenus de source étrangère (taxés comme les salaires)	63 €	63 €	63 €	63 €	63 €	Supprimer Augmenter
Total <i>Les échéances mensuelles inférieures à 5 € ne seront pas prélevées</i>	63 €	63 €	63 €	63 €	63 €	

[Mettre à jour vos coordonnées bancaires](#)

[Gérer votre avance de réductions et crédits d'impôt](#)

Then you can either erase, lower or increase the amount by clicking on the red or green button.

To change the tax credit amount, do the same as per above but then click on “Gérer votre avance de réduction et crédit d’impôts”.

Votre taux personnalisé est actuellement de : **10,3 %** ⓘ
[Actualiser suite à une hausse ou une baisse de vos revenus](#)

Vos acomptes mensuels sur vos revenus fonciers, indépendants, pensions alimentaires... sont de : **63 €**
[Gérer vos acomptes](#)

[Mettre à jour vos coordonnées bancaires](#)

[Gérer votre avance de réductions et crédits d'impôt](#)

[Consulter l'historique de tous vos prélèvements](#)

[Consulter l'historique de vos actions](#)

[Consulter vos taux](#)

L'individualisation de votre taux de prélèvement à la source est intéressante s'il existe une différence importante de revenus dans votre couple.

Ne pas transmettre votre taux de prélèvement personnalisé ⓘ
 J'opte pour ne pas transmettre mon taux à mon employeur.
Cette option vous **impose**, lorsque le taux non personnalisé est inférieur au taux personnalisé, de payer tous les mois un complément à l'administration fiscale en utilisant ce service en ligne. En cas de versement insuffisant, une pénalité pourrait être appliquée.

Trimestrialiser vos acomptes sur vos revenus fonciers, indépendants (BIC, BNC, BA) ⓘ
 J'opte pour un prélèvement trimestriel de mes acomptes à compter de janvier 2022.

This window then pops up and you can either delete the credit by clicking on “je souhaite renoncer à mon avance” or change the amount by clicking on “je souhaite modifier mon avance”.

Gestion de l'avance de réductions et crédits d'impôt ?

Le montant de l'avance est calculé en fonction des éléments déclarés lors de votre dernière déclaration de revenus (2020).
 En 2021, vous avez bénéficié de réductions et crédits d'impôt récurrents d'un montant de : **210 euros**.

Si votre situation a changé, et que vous pensez ne plus bénéficier de tout ou partie de ces réductions et crédits d'impôt en 2022 au titre de vos revenus 2021, vous pouvez demander à ne pas bénéficier de l'avance sur réductions et crédits d'impôt en janvier 2022, ou en diminuer son montant.

Cette option vous **impose**, lorsque le taux non personnalisé est inférieur au taux personnalisé, de payer tous les mois un complément à l'administration fiscale en utilisant ce service en ligne. En cas de versement insuffisant, une pénalité pourrait être appliquée.

If you are in receipt of a civil servant pension, teacher, etc, may I suggest you change the Monthly amount according to your actual French tax due or erase it completely if you do not pay tax in France. But please do also check that the French tax is not going to give you money back so also erase the tax credit if you erase the Monthly deposit.

Conclusion: Hopefully this was quite clear!! Basically, this article is only important for people who have had an exceptional income in the past year, have a civil servant pension or have a big change of circumstances and know their tax will either increase or decrease. Good luck!

AGENDA FOR NOVEMBER IN THE CHARENTE

1st: Bank holiday

11th: Bank holiday

14th: Christmas fair in Lessac (see below for more information)

27th: Rouillac Monthly big fair

26th to 28th: Gastronomades in Espace Carat Angouleme: www.gastronomades.fr Perfect place to go if you like food and drinks!! You can sample Snail paté which tastes like any other Paté!!

**Charente
Limousine
Exchange**

Charente Limousine Exchange

**Foire de Noël
Salle de Fetes
16500 Lessac**

**Dimanche
14 Novembre
10hr a 16hr
Brocante
et Craft**

Reservation
05 49 87 19 85
barry@bos-net.co.uk
Restauration sur Place

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

THIS MONTH RECIPE

Confit de canard

This is my husbands idea of an easy recipe!!

First, buy a tin of confit de canard, open it, take out the legs of duck. Be careful as the tin is full of duck fat and if it's cold, you could break the legs by trying to take them out so make sure the fat is loosened (keep it near the chimney or heating for a while) before you open it.



Then you simply fry them in a frying pan to warm up (keep all the excess fat in a jar and in the fridge for later cooking potatoes, etc.). Serve with roast potatoes (cooked in duck fat) or potatoes dauphinoise or sautéed potatoes or any veg you fancy.

You can also warm them up in a medium oven. Overall, quite easy and handy when you have unexpected guest!

LIVING IN FRANCE

If you recall my article about giving blood last Month, be aware that apparently we don't accept blood from people who lived at least one year in the UK between 1980 and 1996. So I have been told by one customer so sorry, we don't accept UK blood!! But nothing to do with Brexit, it's mad cow disease!

La Toussaint

The 1st November is All Saints day, and it's a bank holiday. The 2nd of November is the day of the dead. To celebrate all Saints day, French people put Chrysanthème flowers (Chrysanthemum flower) on the tomb of their loved ones that have passed away. This tradition started after the first world war when a famous general called Clemenceau ask French people to flower the tomb of the fallen soldiers.

This flower is chosen as it survives frost better than others.

Even though this flower is beautiful, it would be very wrong to offer this flower to someone who is alive!!

Some friends of mine (British) were invited to their French neighbour for dinner and offered some to the lady of the house who was very surprised!!and not amused!

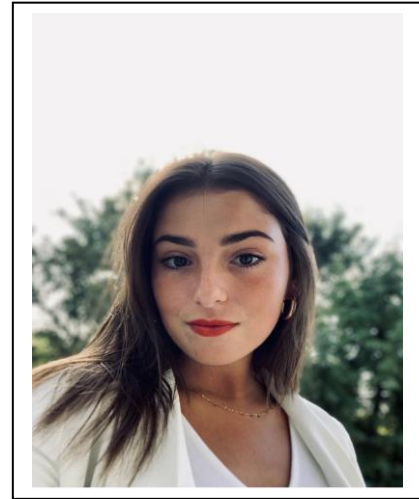


AGENCY NEWS

We have a new member of staff in Ruffec. She is an apprentice with us for 2 years and hopefully more!

My name is Lucie I am 19 years old and I live in The Deux Sevres, I am here because I started in September a BTS Insurance in Allianz the agency of ruffec for a period of 2 years, I have a positive and smiling nature, I like going out with friends, shopping etc. hoping to meet you soon at the agency. A bientôt.

All our offices will be shut on the 1st and 11th of November as they are bank holidays.



WHAT HAPPENED IN FRANCE IN OCTOBER 2021

In general, The town of Marseilles and Aubagne have been hit by a massive storm and flooding to follow.

A new law has come in called the “Loi montagne” which means that from the 1st of November to the 31st of March in 48 departments based in the mountains area you have to have your car equipped with either winter snow tyres or chains (have to be in your car if you get stopped). So, check it out before you go skiing!

In Crime, A French report has found that 216 000 children have been victims of pedophilia crimes since 1950 perpetrated by French church men.

In politics, Eduard Philipp, our ex-prime minister has created his own political party called “Horizon” and has stated he would support Emmanuel Macron for re-election next year.

Obituaries, Bernard Tapie is dead. He was a tycoon, politician and businessman who was better known for being the club president of Marseille football club when they won the Champions league (to date still the only French club to have done it). He leaves 400 million euros debts, a villa in St Tropez, a big house in Paris and other assets!!

In sport, The French football team has won the European nation cup by beating Spain 2-1 in the final becoming the first team to have won the World Cup, European cup and European Nation cup.

Fabio Quartararo has won the Moto GP World Championship aged 22 years old. He is the first Frenchman to win it!!

PROFESSIONAL OF THE MONTH

The Homecheckers

For your unoccupied home solutions

Call or Email to arrange an appointment tel:06 71 07 45 38 or 0044 7481 475379 / Email: thehomecheckers.fr@outlook.com

Hi we are Sally & Sam and we decided to start the Homecheckers, because if you need to be away from your property it shouldn't be a worrying time.

We can go to your property on a regular basis and check for any obvious damage inside and out.

We can offer short or long term flexible contracts, with peace of mind.

Siret: 901 854 836 00011



Check out our website: thehomecheckers.fr

Our service package: We come to your property, check for any obvious damage outside, including outbuildings are secure. We would enter your home and check each room including bathrooms, making sure windows and doors are secure, and again would check for any obvious signs of damage such as wet floors or ceilings as well as any indication of pests. We will keep you up to date via email and let you know we have visited your home.

Additional services: For clients who are away for a few days or weeks we can offer pet feeding, plant and/or pot watering and we can also assist in making your home look occupied.

For clients who are away for longer, we can offer mail forwarding, key holding, meter reading, grass cutting and help preparing your home for your arrival or

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:
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 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: 09 74 75 36 46

EDF helpline in English: 09 69 36 63 83

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!