

Serenova with SOFICA's

“ Last October, Anne lost her father and had to face funeral expenses of 4 300€. Because of succession laws, her father's accounts and even savings had been blocked... Thank goodness, her dad subscribed a Serenova policy with SOFICAS.

All the expenses were paid off.”

**Did you know ?**

Depending on the region, the average cost for funeral is between **2 400 and 5 700€.**

Get **Serenova** to protect your family from the financial and emotional burdens of funerals!

**Sign up today and enjoy the rest of your life with peace of mind!**

**SO FICA's**  
Specialists in Top-Up & Full Medical Insurance in France

**INSURANCE BROKERS**

4 rue, Francis Martin - 33000 BORDEAUX

**Tél. 05 56 51 91 60**

E-mail: [info@soficas.fr](mailto:info@soficas.fr)

SOFICAS Insurance Brokers offering funeral cost insurance and General Accident insurance via ASAF/AFPS/GIEPS in conjunction with your existing Top-Up health policy.



Anticipating your funeral costs, is insuring the serenity of your loved ones in a time of loss ...



**Serenova**

Subscribe today!

Then relax and enjoy your life.

## How we help you today...

- A **personalized quote** for your funeral services.
- Information and assistance for **after-death procedures**.
- Legal and fiscal information for **inheritance and succession**.

## ... And then...

- Specialized **councilor accompanies your family** in the organization of funerals.
- **Day-care** for your children or grand-children, pet care, **home-help** services.
- **Repatriation of the body**, if further than 50km from home (France or abroad).

## ... And after...

- **Help** writing death announcements, registration and other **legal documents**.
- **Psychological assistance**: you and your family can have the benefit of **specialist doctors' advice by telephone**, up to 6 months after the death.

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Because our mission is to keep you and your family serene, SERENOVA Funeral Cover is designed to help protect your loved ones from the potential financial burden of paying for your funeral expenses.

### As soon as you apply:

- Administrative, legal and social support (accompaniment?)
- Estimation of funeral services costs

### Upon the death:

- Helpful services to assist your family through the funeral procedures, assistance and transportation.

### In simple terms:

- Subscription **from 50 to 85** years (included)
- **No medical questionnaire**.
- **Immediate cover** for accidental death and full cover after 12 months for natural cause (1).

### Your capital:

- Levels of cover to choose from **1 000 to 10 000 Euros** (2).
- **Capital increased by 1% each year**, premiums unchanged throughout the duration of the policy.
- **Tax exempt** and inheritance tax exempt

- (1) After 12 months you are fully covered. If you die of natural death, long-time disease or suicide within the first 12 months of your policy, we will refund 100% of your funeral cover insurance premium.
- (2) The amount of the capital guaranteed can be insufficient to cover the integrality of the funeral expenses.
- (3) The capital is exempt of inheritance tax for a maximum of 30 500€ paid after the age of 70. It is subject to tax only if the beneficiary's income is more than 152 500€.

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## Additional 10% lifetime reduction

Reduction applies to existing and new British Health Ways Top-Up health insurance premiums for all subscription to a SERENOVA funeral expense policy of a minimum 2500€.

Age on subscription	Monthly premium per 1000€	Minimum cover to benefit from 10 % reduction	Total monthly premium for 2500 €
50-54	4,58	2500	11,45
55-59	5,61	2500	14,03
60-64	6,18	2500	15,45
65-69	7,59	2500	18,98
70-74	9,59	2500	23,98
75-79	12,82	2500	32,05
80-85	17,23	2500	43,08