

Welcome the sun: invite solar energy at home

Sun is an ideally clean source of energy, and is a renewable energy that bears an enormous potential. Various technologies now enable installing renewable energy production systems at home, actively participating in the environment's protection.

Today, solar energy may be considered under two main perspectives, i.e. **solar-electric or photovoltaic (PV) and solar hot water systems**.

Photovoltaic modules enable generating direct current from **solar exposure**. The electric power produced may feed lamps, domestic appliances, or wall sockets. Solar cells are compliant for use either to feed an electrical network for dwelling purposes or to produce electric power that will be resold to the public distribution utility.



Solar domestic hot water (SDHW) collectors, generally installed on roofs, convert the heat generated by the sun to a heat transfer fluid, which conveys the energy produced toward a warm water storage device (storage tank or underfloor heating system) that, in turn, redistributes heat throughout the house.

While the price to pay for solar energy systems still remains high (€5,000 to €7,000 for SDHWs and €13,000 to €18,000 for PV modules*), you may be eligible for direct or indirect State or local incentives such as tax credit of up to 50% of the investment**, reduced VAT rate (5.5%), zero rate eco-loans and other subsidies.

To encourage people to switch to renewable energy, administrative formalities governing the installation of solar devices have been streamlined. Filing a plain works start-of notice with your municipality is usually sufficient. Before commissioning your installation, check whether your household insurance is sufficient or an extension of coverage is needed.

For more information on your home insurance coverage, call us at 0800 822 202.

* Source: poll conducted in September 2008 with solar professionals for each type of solar solution on the average price of solar systems in France.

** Equipments eligible to tax credit are listed in the governmental By-law of 9th February 2005 and the tax prescription Number 5 B-17-06 of 18th May 2006. Please pay attention to the fact that incentives may have changed; inquire with the Agence de l'Environnement et de la Maîtrise de l'Energie ADEME (French governmental agency in charge of environmental issues and energy control). <http://www2.ademe.fr/> to check the updated amounts of enforceable incentives.

French insurance terms

Déclaration de sinistre

Claim notification. The policyholder is required to report the occurrence likely to give rise to a claim for indemnity, called "sinistre".

A loss has to be reported within five business days (two in case of theft) from the **date of loss or from the date the insured has become aware thereof**.

Otherwise, you may be deprived from any right to indemnity should such delay have proved prejudicial to the insurer. Claims or losses must be reported to the insurer by full registered letter. In case of theft, the insured has 24 or 48 hours (depending on his or her contract) to file a complaint with authorities.

You can download our Claims Information Sheets at www.insureXpat.fr/claims

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IN BRIEF

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Avoid bad surprises: check your property's insured value

When subscribing your household insurance, you indicated the amount that in your opinion accounted for the value of those items of furniture, personal belongings and other movable property that you planned to insure.

It is in your best interest to reassess this figure on a regular basis, as the value of your property can change over time through purchase of new items of equipment, donations or successions received from your relatives or natural increase in your property's value (e.g. valuable collections, paintings). Should such changes be not taken into account in your insurance policy, they will not be covered in case of fire or burglary.

Home Emergency Insurance

In order to have peace of mind when coping with unexpected events, opt for Aon's home emergency insurance and receive a valuable assistance when you need it most. Aon's home emergency insurance provides the following benefits:

- **Daily life unexpected events:**
 - Your child is sick but you cannot miss work: don't worry, an approved professional will look after your child at home from 8.00 AM to 9.00 PM.
 - Your home has been flooded and is uninhabitable: you are rehoused, your home is being guarded and we take care of your pets.
- Electrical failure, plumbing & drainage problems, glass breakage or door lock failure **emergencies:** our **Home Emergency Insurance** covers **24/7 emergency troubleshooting** up to €305 for door lock failure and €153 for other emergencies.
- **Domestic appliances, video and audio equipment dysfunction:** in case of failure or disruption of any of your home equipment, this cover provides a professional to repair it directly at your home. It covers travel and labor expenses and, if needed, substitute equipment during the time of repair.

All of the above services are offered to you **at less than €5 per month!** For more information, go to www.insureXpat.fr/home



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To provide you with objective advice for your choice of financial partner, insurer or reinsurer, we inform you that:

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- Its share capital is not held by an insurer or reinsurer, ensuring objective analysis of markets*.

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* According to provisions specified in article R 520-1 of the Insurance code.

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