

Why protect yourself against accidents?

Retiring to France most certainly means for you making the most of life. But in France, an accident with no named third party responsibility, often, means no compensation can be attributed in case of invalidity or death.

A bad fall, a nasty burn, electrocution...

The risks are everywhere and the consequences often quite serious, both corporeally and financially.



Only the **Senior Family Protection** enables you to efficiently insure yourself against the financial consequences of an accident. Available for subscription up to 77 years of age with no medical questionnaire included with no medical questionnaire. After two years in payment your guarantee is for life.

Did you know?

Each year, accidents cause 20 000 deaths, 14 000 of which involve people over 65.

- 80% of accidents are falls, principally at home.
- 1/3rd of over 65's fall once a year or more.

(Sources Beh – Vidal – Calyxis).

Suitable compensation.

Financial compensation is based on the injuries endured*.

The amounts allocated take into account your age, your income, your family outgoings and the financial consequences caused to your life style...

In the case of death, the funeral expenses, the economical turmoil caused to the members of your family covered by the same policy are equally taken care of.

This compensation can reach **1 million Euros**.

THE SENIOR FAMILY PROTECTION COMFORT GUARANTEE

AGE AT SUBSCRIPTION:

From 66 to 77 years of age (1)

OBJECTIVES:

A large range of protection, including even accidents of a less serious nature.

LEVEL OF INVALIDITY:

From 5%. Example, loss of a finger.

MAXIMUM INDEMNITIES:

1 000 000 Euros

FUNERAL EXPENSES:

Up to 5 000 Euros

MONTHLY PREMIUMS (2):

Individual = 13 €

* Depending on terms and conditions.

(1) Age at next birthday in current year.

(2) Including 0,10 € for association rights.

Helpful services to assist you.

Services put in place to support you and your loved ones in case of unexpected events*.

- **Home help service.**

In case of hospitalisation for more than 2 days or immobilisation at home for more than 4 days, you could benefit from home help.

- **Pet transfer.**

Pets can be catered for and transferred to a nearby friend or to a local kennel.

- **Help adapting your home in case of handicap.**

A specialist service at your home will evaluate any changes necessary depending on your particular needs and physical disabilities.

- **Psychological assistance.**

You and your family can have the benefit of specialist doctors advice by telephone.



Pierre – 75. “Last April, I wanted to move my washing machine that had a leak. I slipped and fell, hitting my head on the sink unit.”

Outcome : serious damage to the C7 vertebrae.

Pierre loses the use of the lower part of his body.

His invalidity is 75%. Thanks to his Family

Protection contract, he receives an compensations

of 341 000 € topped-up by a lifetime income of

33 500 € a year. In total, taking into account his

lifetime expectancy, Pierre should receive about

700 000 €.

* Depending on terms and conditions.

In simple terms

Because you could be confronted with unexpected expenses and you need to maintain your living standard in the case of an accident, we can now offer to persons of age 66 to 77 a Senior Risks Protection Plan.

- **What is covered**

- Accidents in the home
- Medical accidents: an infection contracted in a hospital...
- Accidents caused by attack or aggression: cuts, bruises...
- Accidents caused by natural events: storms, flooding...

- **What is not covered**

- Road accidents.
- Accidents at work.

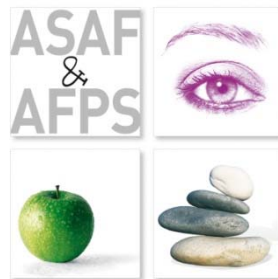
STRONG POINTS ABOUT THE SENIOR FAMILY PROTECTION

- No medical questionnaire
- No increase for age or particular activities
- Immediate cover
- Life-time guarantee
- Simple and fast application
- Only one contract for your protection, you and your spouse or partner
- Up to **1 million Euros** for invalidity

Your broker:

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Your broker is there to offer you solutions that will protect you and your family.



SOFICA's
Specialists in Top-Up & Full Medical Insurance in France



Senior Risks

A guarantee against accidents



Because anything could happen ...

You are better off being well protected !

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