

# Funeral Cover

(so you don't have to dig your own hole)

# Procedure summary

# Paperwork

- Certificate de Deces / Death certificate
  - Home = Doctor on call out
  - Hospital = Doctor on Duty
  - Public = Departments state prosecutor
- Medical certificate
  - No medical or legal complications
  - Cremation, no batteries

# Procedure 24 H

- 24 H
  - Death certificate
  - Passport (yours and theirs)
  - Marriage / Birth certificate
- Mairie
  - Registrations / Etat civil
  - They will establish the Medical certificate

# Procedure 7 D

- Banks
- Employer / CPAM
- Insurance top up (capital)
- Insurance 'obseques'
- Pension providers (to avoid reimbursing)
- State (UK)

# Procedure 30 D

- Insurances, car house, top up
- Utilities
- Pension providers (in case of widows rights)
- CAF (low income support)
- Loan insurance
- Tax office

# Costs

# Burial

- Coffin
  - Pine = 600 – 1000€
  - Oak = 1300€ +
- Hearse = 300€
- Embalming = 350€
- Coffin carriers = 300€
- Gravestone = 500 -1000€
- Announce = 50€
- Invitation = 50€
- Cemetery = 156€ for 15 years (Le Havre)
- Master of Ceremony = 200€

# Cremation

- Coffin = 650€
- Hearse = 300€
- Urn = 200€
- Coffin carriers = 300€
- Announce = 50€
- Invitation = 50€
- Tax = 350€
- Master of Ceremony = 200€

# Summary

- Burial @ 3500€
- Cremation @ 2500€
- Some costs are personal ie:
  - Food and drink
  - Horse drawn hearse
  - Dancing girls

# Back to Britain

- From Paris to London
- Between 3 700€ and 4 100€
  - (Icelandic volcanoes permitting)

# Solutions

- Insurance Obseques
- Life Assurance
- Death Insurance

# Insurance Obsequie

- Guaranteed Capital
- 55 – 84 to start
- No medical questionnaire
- Worldwide guarantee
- Buy back, Pause, reduce

# Insurance Obsequie

- 2 000€ guaranteed
  - 53 to 57 years old = 7.18€ for life
  - 78 to 84 years old = 34.40€ for life
- 4 000€ guaranteed
  - 53 to 57 years old = 14.36€ for life
  - 78 to 84 years old = 68.80€ for life
- 6 000€ guaranteed
  - 53 to 57 years old = 21.54€ for life
  - 78 to 84 years old = 103.20€ for life

# Obseques Assistance

- Organise the transport
  - In France
  - To another country
- Pay directly to the funeral parlour
- Standard letters

# This is a shameless plug!!!

- Insurance

- House

- Car

- Motorbike

- Health

- Life

- Legal

- Pet

- Professional

Finance

- Bank

- Investment

- Money transfer

- Savings

- Pensions

- Loans

- Mortgages

- Tax forms

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