

Adjusting to a new country, a new job and a new environment means you have to take care of a lot of things simultaneously. Middle Point has extensive experience in providing support and information during the relocation process of its employees. Because of this experience Middle Point is able to handle the adjustment process efficiently and effectively, allowing you to focus on your new job and life.

In this document you will find useful information about working in the Netherlands.

Housing

Middle Point will assist you in arranging your first house. We advise you to start viewing before coming to the Netherlands so that you get an idea of the possibilities.

- www.pararius.com/english (almost all the brokers together)
- www.expatrientals.eu
- www.rotsvast.nl/en/
- <https://huurda.nl>
- www.directwonen.nl/en
- www.kamernet.nl/en (mainly rooms, after registering and paying small fee you have the access to the database)
- www.funda.nl/huur
- www.marktplaats.nl (housing section, direct contact with the house owners)

Tips:

Furnished apartment = gemeubileerd appartement (use this term when searching the internet).

Please note that the first month's rent normally also includes a deposit of one month's rent and possibly a fee of one month's rent amounting to a total of three (3) month's rent.

Electricity (E), Water (W), Gas (G)

Usually while renting an apartment/house you have to pay the utilities which are not included in the basic rent. You are free to choose your own energy supplier. Water is always supplied by a designated company for the specific area, but bills could come through Eneco or a similar company. To compare energy suppliers in your area you can check the following website:

- [Pricewise](https://www.pricewise.nl)

Telecom (TV, Internet, Telephone) To start off we recommend that you get a prepaid sim card which you can purchase in most supermarkets.

- www.kpn.com
- www.ziggo.nl
- <https://www.odido.nl>
- www.online.nl/

Furnishing & renovation:

- www.ikea.com
- <https://www.bol.com>
- www.marktplaats.nl, enter your postal code and look in your area.
- Hardware stores: www.gamma.nl / www.praxis.nl / www.hornbach.nl
- Electrical: www.mediamarkt.nl / www.coolblue.nl
- Second-hand shops, look for one in your city. www.kringloop-info.nl
- Home equipment: www.blokker.nl / www.xenos.nl / www.hema.nl / www.action.com

Transport:

- Railways: www.ns.nl If you're planning to travel by train in your free time it's smart to get an NS discount card.
- Public transport: www.9292.nl
- Bicycle, the nr. 1 way of transport: purchase your own (new or 2nd hand) in one of many bike stores or through www.marktplaats.nl or www.fietsenconcurrent.nl
- Car: if you're planning to bring your own car, make sure to apply for import tax exemption with the Dutch tax dept.

Insurances:**Health Insurance (Ziektekostenverzekering):**

Obtaining a basic insurance coverage (basisverzekering) is mandatory for everyone, as failure to do so may result in warnings and fines. However, individuals have the freedom to select their preferred health insurance provider (zorgverzekeraar) and are allowed to switch companies annually. It is essential to secure insurance with a Dutch provider within four months of arrival, even if one already possesses a policy providing coverage in the Netherlands. To prevent the burden of paying several months' worth of insurance premiums at once, it is highly recommended to promptly acquire insurance.

In the Dutch healthcare system, individuals under the age of 18 are automatically covered under their parents' insurance without any extra charges. Dutch insurance providers are obligated to offer coverage for the basic package, irrespective of age or health condition. The content of the standard basic package remains largely consistent across all providers, with the only variation being in the associated costs. If your income is under a fixed minimum level, you can apply for a healthcare allowance (zorgtoeslag) from the tax authorities (belastingdienst). Visit the website of the tax office for more details:

www.belastingdienst.nl/wps/wcm/connect/bldcontenten/belastingdienst/individuals

At <https://www.independer.nl/zorgverzekering/info/health-insurance> you can compare health insurance (zorgverzekeringen) policy costs and find the cheapest basic insurance (basispakket).

Middle Point has a collective agreement with Zilverenkruis Achmea. This is the only insurance company with an English website and international service desk. If you use this collective agreement insurance number (**207070934**) you will get a small discount on the additional insurance. As per the 1st of January 2023 Zilveren Kruis will no longer apply discount based on the collective agreement for the basic health insurance.

Physician/ General Practitioner (Huisarts)

At one point you will have to choose your personal physician. You can find one through your health insurance company.

Liability Insurance (Wettelijke Aansprakelijkheid):

Everybody in the Netherlands is strongly advised to contract a personal liability insurance to cover for potential damage inflicted on other people or other people properties. You can arrange this online at any bank, or insurance company.

Contents Insurance (Inboedelverzekering):

we advise you to get possession insurance to be insured in case of fire, theft, burglary etc. You can get both liability and possession insurances at almost every Dutch bank and/or insurance company.

If you have any questions or concerns, please feel free to reach out to us at +31(0)2 0717 3626 or admin@middlepoint.nl. Our Service Centre is dedicated to providing assistance wherever it's needed, and we're always happy to help.

