

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.

Accommodation

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/clientHome.php (almost all the brokers together)
- www.xpatrentals.com/
- www.rotsvast.nl/en/Home
- 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 Upper right for English (family housing)
- www.wonenmvm-rotterdam.nl/EN/welcome.html (Rotterdam)
- www.athomevastgoed.nl/en (Rotterdam)
- www.marktplaats.nl (housing section, direct contact with the house owners)

Tips:

- Furnished apartment = gemeubileerd appartement (use this term when searching the internet).
- Note that your first house will probably be temporary, so viewing a large number of houses is not practical.
- Limit the number of agencies to get more commitment and a better service.

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:

- www.energievergelijken.nl/en

Telecom (TV, Internet, Telephone)

To start off we recommend that you get a prepaid sim card which you can purchase in most supermarkets.

- KPN digital TV www.kpn-international.com (TV/T/I)
- UPC www.upc-cablecom.ch/en (TV/T/I)
- Ziggo www.ziggo.com/en
- Phone House www.phonehouse.com (you can arrange KPN TV, Internet, mobile). You'll find shops in most high Streets.

Furnishing & renovation:

- Ikea catalogue http://onlinecatalogue.ikea.com/NL/nl/IKEA_Catalogue
(Locations: www.ikea.com/ms/nl_NL/ikny_splash.html)
- Marktplaats www.marktplaats.nl, enter your postal code and look in your area.
- Hardware stores: www.gamma.com, www.praxis.nl, www.hornbach.nl.
- Electrical: www.mediamarkt.nl / www.saturn.nl
- Second hand shops, look for one in your city.
- Home equipment: www.blokker.nl / www.xenos.nl / www.hema.nl

Transport:

- Railways: <http://www.ns.nl/en/travellers/home>. 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/en
- 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 Google Groups.
- 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 (Ziektkostenverzekering):**

It is mandatory for everyone to purchase at least a base level of insurance (basisverzekering) or run the risk of a warning and fines. However, you are free to choose your own health insurer (zorgverzekeraar) and change companies once per year. You must take out insurance with a Dutch insurer within four months of arrival even if you already have an existing policy that gives you cover in the Netherlands. To avoid having to multiple months' worth of insurance premiums at once we strongly advice to purchase an insurance a.s.a.p.

In the Dutch healthcare scheme, children under 18 are included in their parents' insurance at no additional cost. A Dutch insurance company cannot refuse to cover for you for the basic package, regardless of your age or state of health. The standard basic package is pretty much the same from all providers except that costs may vary. 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 www.independer.nl/zorgverzekering/intro.aspx (upper right for English) 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.

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. If you have an appointment at the bank (ABN AMRO) to open a bank account, discuss this with them.

Possession 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 additional questions/doubts, feel free to contact us via +31-(0)20-717 3626 or info@middlepoint.nl.