



Tulips, cheese and insurance

Insurance you need to consider when living in the Netherlands

Working as an expat in a foreign country can be very exciting. Besides new adventures such as meeting new people and learning about another culture, there are several financial matters to take care of. One of them is your insurance package. Perhaps not always exciting, but often wise to arrange well in order to work and live carefree.

Health Care Insurance

According to the Dutch Health Insurance Act a health insurance is required for all residents in the Netherlands, and everyone working and paying for social security in the Netherlands. Exceptions are made for diplomats or employees working at an international organization (so called 'volkenrechtelijke organisaties', e.g. ICC, ICJ, Europol, embassies). As an employee of these organizations you are not entitled to the Dutch Basic Healthcare system and it will thus be important for you to find out whether your employer covers (all of) the necessary costs for healthcare. If not, you can apply for a private insurance from an insurer in the Netherlands

Tip: As an insurance broker, Aon will compare several offers for a suitable health care insurance and will advise on the insurance that fits your personal situation best.

Car Insurance

You can take out insurance for business vehicles as well as for personal vehicles. In the Netherlands you are obliged to insure your motorized vehicles for 'Legal Liability'. This insurance covers damage to third parties caused by the motorized vehicle

In addition, you have the option to insure damage to your own vehicle(s) caused by fire, theft or even broader with a 'Limited or Fully comprehensive insurance'. Also, you can choose to insure your passengers for financial consequences of injury or damage to their belongings.

Tip: Aon can advise on the insurance you should take out for both your business and personal vehicles and will arrange this for you.

Note: Not all insurers insure vehicles with a CD (Corps Diplomatique) license plate! However, Aon is equipped to insure vehicles with CD, CDJ, BN license plates.

Other insurance

Besides for its tulips and cheese, The Netherlands is well known for the many insurance possibilities. In general, the Dutch are risk-avoiding people and you can virtually insure everything.

Contact an insurance broker who is well acquainted with staff of international organizations. An insurance broker knows exactly the exceptions that may apply to your specific situation.



The main question to bear in mind is:

Am I able to bear the costs resulting from an unfortunate event such as an accident or fire?

For example:

- Can I pay for a new house if it burns down (building insurance)?
- Can I buy a new car in case of theft (car insurance)?
- Or can I pay for the damage that my kids caused to my neighbor's TV (Liability insurance)?

Tip: Virtually everything can be insured! It is wise to inform yourself properly in order to save costs while having peace of mind.

20% discount on insurance

To welcome you to the Netherlands we offer you 20% discount on various insurances. Please visit [Aon.nl](https://www.aon.nl) for more details.

Mortgages

When buying a house in the Netherlands there are a lot of things to be arranged. For example, think of how the house will be financed, how to request a valuation report or to choose a notary. A mortgage advisor can help you with all these issues. At AON we have specialized mortgage advisors who advise expats daily. Please don't hesitate to contact them if you are interested in buying a house in the Netherlands.

Life insurance

Aon also provides advice on life insurance, such as term life insurance, funeral insurance, and pensions and savings.

Your benefits at Aon:

- Personal advice for employees from abroad
- Complete cover with many extras
- Special discounts of 20% on insurance
- Rapid application processing and claim handling
- International service team who speak English, French, Dutch
- Taking out mortgage from A to Z
- Online policy file
- Emergency assistance 24/7

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