

SETTLING- IN GUIDE

Brainport Eindhoven
Region



Let's get you comfortable.



CORPORATE
HOUSING
SOLUTIONS

INTRODUCTION

Welcome to the Netherlands! Starting a new life abroad means creating unique new experiences, experiences that will hopefully enrich your life! But starting in a new country is not always easy, and it can take quite a while before you know how things work and where you should go for your day-to-day needs.

To help you find your way much easier, we developed this settling-in guide, containing practical information about living in the Netherlands and in particular the Eindhoven area. We hope this guide and our support will help you feel at home here very soon.

Let's get you comfortable.

Team Corporate Housing Solutions

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CORPORATE HOUSING SOLUTIONS

Corporate Housing Solutions is a one-stop-shop for all your housing needs. We offer Short-Stay Solutions, Rental Solutions, Buying Solutions and support to settle into your new surroundings. Curious for more information? Find us here:

GET IN TOUCH

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RELOCATION CHECKLIST

- Arrange your Visa
- Arrange your Residence and work permit
- Arrange short term accommodation
- Find a school or childcare provider for your children
- Arrange your furniture move or rent furniture
- Prepare the necessary documents
- Register at municipality to get your BSN
- Collect your residence document
- Take TB test if you need to
- Obtain a DigID
- Open a bank account
- Get a Dutch phone with a plan
- Arrange help to find a rental home
- Arrange help to purchase a home
- Arrange your utilities
- Apply for the 30% ruling
- Take out Dutch health insurance
- Register with a family doctor, pharmacy and dentist
- Exchange your driving license
- Attend a housing event about renting or buying.



EMERGENCY INFORMATION

Dutch emergency number: 112

The **emergency number 112** is intended for urgent help, for instance if someone's life is in immediate danger, if someone is seriously injured and needs prompt medical attention, and if you have witnessed a serious crime such as an assault, a murder, a robbery or a break-in.

When you call 112, please tell the operator:

- what happened
- what type of assistance is needed
- and what type of emergency service you think is required:
the police, the fire brigade or the ambulance service

The emergency operator will connect you directly to the appropriate emergency service in your area.





IF YOU REQUIRE NON-URGENT ASSISTANCE



Police

If you require non-urgent help or assistance, you can call the police on the national number 900 8844 (local rates apply). You will be connected to your local police station.



Ambulance

For non-threatening medical issues, you should first contact your local doctor or your nearest after-hours medical clinic (huisartsenpost). They can advise you accordingly. It is possible to visit an Accident & Emergency (spoedeisende hulp) without a referral from a doctor (huisarts or huisartsenpost); however, keep in mind that if a doctor could have treated the situation, you may be charged or refused treatment for your injury.



Fire brigade

For non-emergency situations you can call your local fire brigade on +31 (0)40-2608608.



Animal ambulance

If an animal needs medical assistance, you can call +31 (0)900 0245.

NL-alert

Residents can subscribe to the government's mobile alert service www.nl-alert.nl, which sends a text message in the event of an emergency in your area.

Public warning siren

Every municipality tests their public warning siren at 12:00 noon on the first Monday of every month. For immediate danger, a warning siren will sound in the affected area(s) as a signal for people to head indoors.

What do I do if my passport or residence card is stolen?

If your passport has been stolen, file a report with the police (www.politie.nl) and contact your embassy immediately for instructions on what to do next. If your residence card is stolen, file a report with the police and visit www.ind.nl for more information.





EXPLORE THE EINDHOVEN AREA

Welcome to Eindhoven. Eindhoven is bursting with energy and we are happy to share some information with you about this creative city. When you google innovation, it is no coincidence that the first images you find are light bulbs. Over 125 years ago, Philips brought light to Eindhoven. The company transformed the city into a vibrant industrial success story.

Eindhoven is a municipality and a city located in the south of the Netherlands. The city spans 88,84 km² and has a population of more than 231,000, making it the largest city in the south. Eindhoven is centrally located in Europe and easily accessible via Eindhoven Airport (or three other airports within an hour-and-a-half drive).

In 1920, the five neighbouring municipalities of Woensel (north), Tongelre (northeast and east), Stratum (southeast), Gestel en Blaarthem (southwest) and Strijp (west), were incorporated into the new 'Greater Eindhoven' area. After their incorporation, these five former municipalities became districts of the Municipality of Eindhoven, with Eindhoven-Centrum forming the sixth. An additional seventh district was formed by dividing the largest district, Woensel, into Woensel-Zuid and Woensel-Noord.

Each district has its own distinct characteristics.

Woensel

This is Eindhoven's largest district to the north of the city, with about 110,000 inhabitants. It largely consists of urban neighbourhoods established between 1950 and 1990. While almost entirely residential, Woensel also has spacious parks with excellent facilities for families, as well as a large food and non-food shopping centre.

Stratum

The majority of Stratum's neighbourhoods were built between 1920 and 1950 and has many lovely areas to live. Stratum also has a variety of theatres and music venues and beautiful parks to cycle and stroll through with many statues and sculptures to admire.

Strijp

From residential areas to the airport, Strijp has it all. It is anchored by the modern Philips Stadium, home of the much-loved PSV Eindhoven football club, and boasts a beautiful stretch of park (Philips de Jongh Park). What was formerly a large industrial area is now known for its creativity and innovation. Parts of Strijp have been transformed into a bustling nightlife location and a trendy place to live.



Gestel

Located in the southwest of Eindhoven, Gestel is largely residential yet. This area also boasts several sports facilities and parks, as well as a pre-historic open-air museum, which is ideal for children and families. Gestel is also home to the High Tech Campus, which houses many innovative businesses and employs internationals and expats alike.

Tongelre

Situated to the east of the city centre, Tongelre is largely residential. It is also home to the famous DAF Museum, where beautiful vintage trucks can be admired. The Eindhoven University of Technology (TU/e), which is linked to many innovative projects, is also located here. Tongelre offers an exciting variety of things to do. You can stroll through the wonderful Karpendonkse Plas park or enjoy a delicious picnic. On beautiful sunny days you can relax at the fabulous city beach, where you can swim in the lake and enjoy drinks and a bite to eat at the restaurant.

City centre

Of all Eindhoven's districts, the historic centre is by far the smallest in terms of both size and population. Explore the streets of downtown Eindhoven, from the beautiful Catharinakerk (St. Catharine's Church) to the impressive Piazza on 18 Septemberplein. You can easily shop your way through the city, as all stores are within walking distance from one another. The city centre has large retail chains, small boutiques, and a diversity of shops in the covered shopping centre, the Heuvel. After a day of exploring the centre, you can grab a drink and a bite to eat on one of the many terraces on Kerkstraat or the market square. Beer enthusiasts can stop by the Eindhoven brewery (Stadsbrouwerij 100 Watt) or visit the bustling Stratumseind, the famous bar street.



GETTING AROUND EINDHOVEN

Cycling

Cycling is part of the culture and everyday life in the Netherlands and is the easiest way to get around. It is a common mode of transport in the Netherlands, with 36% of people listing the bicycle as their typical mode of transport on an average day compared to the car (45%) and public transport (11%). This high frequency of bicycle travel is made possible by the Dutch cycling infrastructure, which includes cycle paths, protected intersections, ample bicycle parking, and cycling routes that are shorter, faster, and more direct than car routes. In the countryside, a growing number of routes connect Dutch villages, towns and cities. Some of these are part of the Dutch National Cycle Network, a network of routes for bicycle tourism which reaches all corners of the country.

Renting a bicycle in Eindhoven is easy. For more information about pricing and availability, check out www.velorent.nl, www.swapfiets.nl or www.ns.nl/en/door-to-door/ov-fiets.

You can also buy a bicycle from one of the city's many bicycle hops or second-hand from platforms like www.marktplaats.nl (the Dutch eBay).

Whether you decide to buy or rent, remember to always lock your bicycle! It's no secret that bike theft is common in the Netherlands. To prevent your bike from being stolen, the general rule in the Netherlands is to buy a sturdy lock or several locks and to always lock your bike to a pole.

Eindhoven Airport

Eindhoven Airport is served by several low-cost carriers and has direct flights to and from a number of European cities as well as a few outside the continent.

Bus and train

You can plan all your trips in the Netherlands with the train, bus, metro, tram or ferry via www.9292.nl, 0900-9292, or the 9292 app. If you plan to travel by bicycle, e-bike, e-scooter or rental bike, you can include these modes of transport in your travel advice. Enter your trip from A to B and 9292 will immediately show you up-to-date travel information for all public transport in the Netherlands.

Taxi

Taxis can be recognized by the illuminated 'taxi' sign on the roof and the blue license plates. You can hire a taxi from a local taxi provider or you can book an Uber (www.uber.com). Taxis in the Netherlands cannot be hailed on the street.



PUBLIC TRANSPORT

The Dutch public transport system is good, and many people use it every day. For more information, visit:

- www.9292.nl or call 0900 9292 for travel advice on public transport and time schedules
- www.bravo.info/bus for bus information
- www.ns.nl for train information

Public transport pass

The public transport pass (OV-chipkaart) is the payment method for public transport in the Netherlands. This pass gives you access to virtually all public transport options, including buses, trams, trains and the metro (exceptions are some cross-border high-speed trains).

With a public transport pass, you no longer have to purchase paper tickets. Simply add credit to your card or add a travel product, such as a single journey, a monthly pass for commuting or a season ticket. Find more information, visit www.ov-chipkaart.nl.



DRIVING IN THE NETHERLANDS

With a network of highways connecting major cities, the road system makes getting around easy.

In order to improve road safety, road users in Europe are subject to strict requirements. In the Netherlands it is compulsory to:

- arrange third-party insurance for your car or motorcycle (see insurance section)
- register your vehicle
- have a valid driving license when using your vehicle
- wear a seatbelt
- transport children smaller than 1.35 m in approved children's car seats

Validity of your driving licence

As an international resident in the Netherlands, you can use your own driving licence for a certain period of time, after which you will be required to obtain a Dutch licence (rijbewijs).

- For EU and EFTA countries*, licences are valid for ten years from the date of issue. (Please note that licences issued after 19 January 2013 are valid for fifteen years.) If your licence is more than nine years old, you may continue to use it for another two years, counting from the date of registration at city hall.

In both cases your driving licence should still be valid in the country of issue when you convert it.

- For EU and EFTA countries*, licences issued in your home country while you were registered in the Netherlands are not valid. In this case, you have to obtain a Dutch license.
- For all other countries (including the Netherlands Antilles and Aruba), driving licences are valid for six months from the date of registration at your local municipality. Your foreign driving licence must be valid in the country of origin. After 185 days, your foreign driving licence will no longer be valid in the Netherlands!

IMPORTANT:

- After registering at city hall as part of the residence process, you may not drive your car on Dutch roads until it has been fitted with Dutch licence plates. If the police stop you and you do not have Dutch licence plates, you could be liable to pay a fine equivalent to the special car tax (BPM). This is 40% of the new value of the car.
- Note that driving in the Netherlands with an invalid licence means that you are not insured. We advise you to verify this with your insurance company.
- The police may fine you if you do not have a valid licence.
- The police may pass your details on to the immigration authorities (IND).
- An international driving licence is only a sworn translation of a national driving licence, it is not a legal document. It is not possible to convert an international driving licence into a Dutch driving licence.



Conditions for converting a foreign driving license

You can convert your foreign license into a Dutch license if you meet all of the following conditions:

- you live in the Netherlands and are registered with your local municipality
- you are from the EU/ EFTA, or from a country with a special agreement, or you are eligible for the 30% scheme
- you have a valid residence permit (unless you are a citizen of the EU/EFTA)
- your current driving license is valid in the country where it was issued
- your driving license, if issued in a country outside the EU/EFTA, must be issued during a stay of at least 185 days in that country

If you do not meet these conditions, you cannot convert your license into a Dutch one. In this case, you will need to take a standard theory and practical exam at the Central Office for Motor Vehicle Driver Testing, www.cbr.nl.

How to convert a foreign driving licence into a Dutch licence

The procedure for converting a foreign driving licence into a Dutch driving licence is divided into two steps and must always be done in person.

STEP 1: Obtaining a statement of health

A statement of health (Eigen Verklaring van Geschiktheid) is a Dutch statement declaring that you are in good health. This document is only required if your driving license is from outside the EU, EER or Switzerland. Please consult www.rdw.nl for more detailed information.

STEP 2: Converting your licence at city hall

This step can be started at your local city hall as soon as your statement of health has been approved.

Please bring the following documents:

1. Your valid foreign driving licence (in some cases a translation may be required)
2. A recent coloured passport photo, taken by a professional photographer in the Netherlands
3. Your residence permit, unless you are a citizen of the EU/EFTA
4. Your statement of health
5. The original 30% tax scheme letter from the Dutch tax authorities. If a family member is applying, please provide an extract of the local city hall registration (GBA uittreksel) showing a family relationship with the employee who entitled to the 30% tax ruling
6. If your driving licence was issued outside the EU/EFTA, you must have been a resident in the country where the licence was issued for at least six months (185 days) in the year the licence was issued. You can prove this with a copy of your passport, an employment declaration, or salary/tax documents

If your driving licence is not written in the Latin alphabet it must be translated by an official translator, the embassy or the consulate. The translation may not be more than six months old and should mention the date of issue and date of expiry of the driving licence.

For more information about converting a foreign driving licence into a Dutch driving licence, visit www.rdw.nl or call 0900-0739.



SUPERMARKETS AND SHOPPING



Supermarkets

With 170 nationalities, Eindhoven boasts a variety of Dutch and international supermarkets and specialty stores.

Local markets

Local fresh markets are held throughout the week in various areas around Eindhoven. Dutch markets not only sell food, but also clothes and household items.

Markets in the Eindhoven Region:

Monday	1:00 PM - 4:30 PM Vaartbroek (Wijnpeerstraat)
Tuesday	9:00 AM - 4:00 PM City centre
Wednesday	9:00 AM - 12:00 noon Winkelcentrum Woensel
Thursday	9:00 AM - 12:00 noon Tongelresestraat 1:00 PM - 4:30 PM St. Trudoplein
Friday	12:00 noon - 5:00 PM St. Gerardusplein
Saturday	10:00 AM - 4:30 PM Woenselsemarkt (the biggest market in Eindhoven) 10:00 AM - 4:00 PM Wilhelminaplein (Sustainable Food Market)



Shopping

Eindhoven has great shopping. Whether you're looking for high fashion, small-scale initiatives, Dutch design, local markets or vintage stores, Eindhoven is one of the best shopping cities in the south of the Netherlands.

Opening hours in Eindhoven

City centre

Monday: 9:00 AM - 6:00 PM (some stores open at 11:00 AM)
Tuesday to Thursday: 9:00 AM - 6:00 PM
Friday: 9:00 AM - 9:00 PM
Saturday: 9:00 AM - 6:00 PM (Piazza Center until 6:00 PM)

Strijp-S

Wednesday to Friday: 11:00 AM - 6:00 PM
Saturday: 11:00 AM - 5:00 PM

Bijenkorf

De Bijenkorf is a chain of high-end department stores in the Netherlands, with its flagship store on Dam Square in Amsterdam.

Piazza Center

With four floors of fashion, trends and lifestyle, Piazza Center Eindhoven is a shopping centre with a cosmopolitan city vibe in the heart of Eindhoven. There is a multi-storey car park on Mathildelaan in Eindhoven.

De Heuvel

De Heuvel is a covered shopping centre in the heart of Eindhoven. It is easily accessible by public transport and there is a luxurious parking facility directly underneath the shopping centre. With over 80 fashion and lifestyle shops, a concert hall and catering facilities, De Heuvel has everything you need.

WoenselXL shopping centre

WoenselXL is located in Woensel and offers 140 shops, supermarkets and department stores for both your daily groceries and shopping. There are many stores and cosy restaurants. Parking is easy and close by.

Where to buy what in the Netherlands

Here are some of the most well-known shops:

- Groceries: Albert Heijn – Jumbo - Lidl – Aldi
- Kitchen equipment: Blokker – Action – Hema
- Drugstores: Kruidvat – Etos
- Electronics: Mediamarkt – Coolblue - Bol.com





WORKING IN THE BRAINPORT EINDHOVEN REGION

Finding a job in the Netherlands

If you plan on moving to the Netherlands, finding a job will involve more than just translating your CV into Dutch. It's important to understand the requirements for international workers (such as Dutch visa regulations and Dutch work permits), the current job market, and where to look for vacancies.

The Dutch job market

Work opportunities are fairly extensive for expats in the Netherlands. The country is home to a wide range of international and multinational companies. There's also plenty of recruitment agencies aimed at placing foreign workers in jobs in the Netherlands.

The Netherlands has a relatively stable economy backed by plenty of foreign investment and encouraged by advantageous tax conditions. The country also has a diverse, well-educated population, almost 24% of which is foreign or an ethnic minority. The Brainport Eindhoven region is Europe's most innovative technology region and offers plenty of tech and IT jobs. An excellent spot to start your job search in the Brainport Eindhoven region is www.brainporteindhoven.com/int/for-you/work/jobs.

A recommended website for skilled spouses who are motivated to enter the Dutch labour market is Expat Spouses Initiative (www.expatspousesinitiative.org/). ESI connects internationals, especially spouses of international knowledge workers, to local professionals and accelerates their job market success in a community-driven way.



Diplomas

Some employers required diplomas to be certified and converted into the Dutch equivalent. If you are looking for a new job in a non-regulated profession, you can contact the International Credential Evaluation (www.idw.nl/en/) for a diploma evaluation. You will have to pay for the evaluation fee yourself.

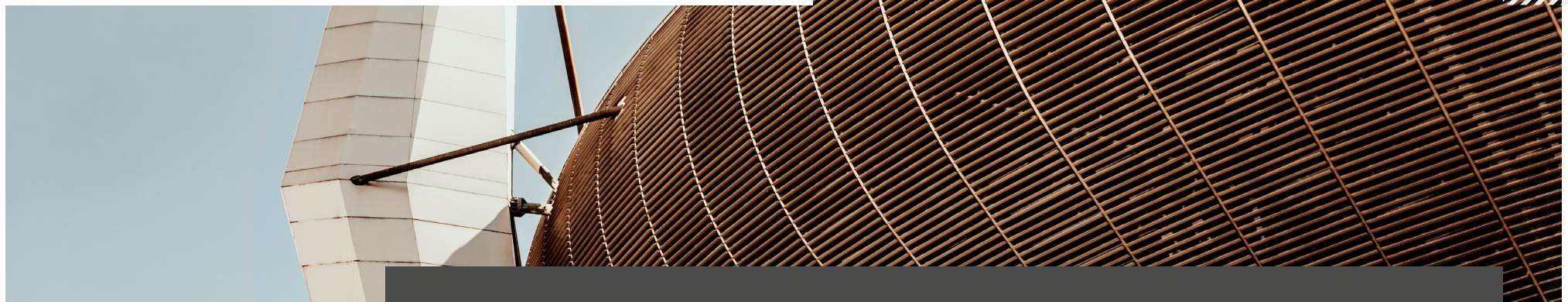
If you wish to practice a regulated profession in the Netherlands, you will have to get in touch with the official agency that grants admission to the profession in question. Visit the Netherlands Organisation for International Cooperation in Higher Education (NUFFIC, www.nuffic.nl/en/diploma-recognition/) to check whether your profession is regulated and, if so, which organisation you can contact.

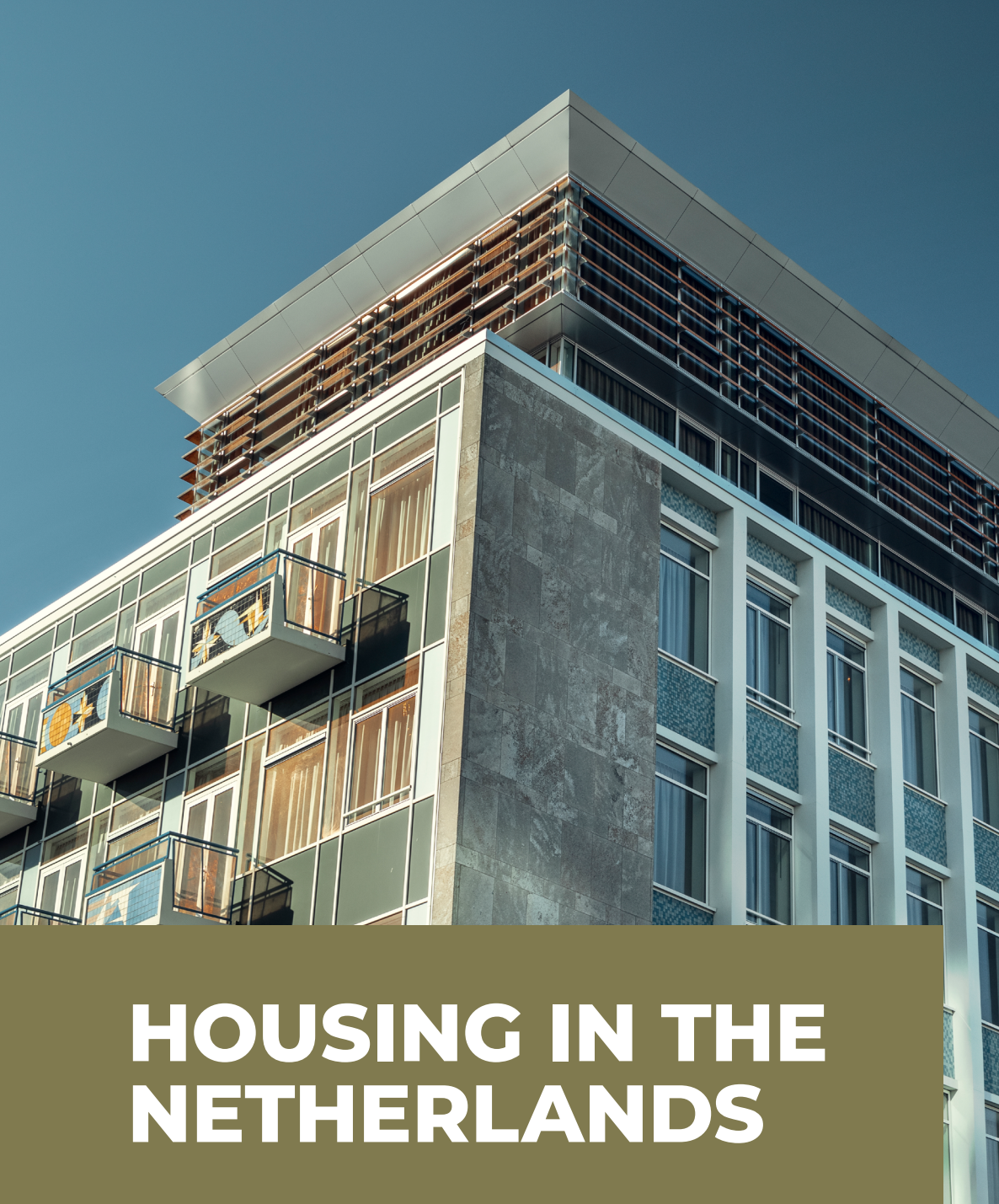
If you are unemployed and looking for a job in the Netherlands, you should contact UWV WERKbedrijf (www.werk.nl/werkzoekenden) the work placement branch of the Employee Insurance. This agency can request a diploma evaluation on your behalf and tell you which documents you need to provide. They will pay the fees for the evaluation.

Work culture in the Netherlands

The Dutch usually work 36-40 hours per week, sometimes over four days. In general, work in the Netherlands is very well-structured within organisations.

Most work happens during normal working hours (Monday to Friday from 9:00 AM to 5:00 PM), although overtime and shift work is also common. Non-management employees are not typically expected to work overtime. Dutch society is relatively egalitarian, and this translates into the workplace. In fact, Dutch companies often have a horizontal organisational structure and they usually follow step-by-step plans.





HOUSING IN THE NETHERLANDS

Although small, the Netherlands has become one of the top destinations for internationals who want to work for top companies and boost their career.

Relocating here often means enjoying a good work-life balance and being part of one of the world's safest and most tolerant communities. Although you will probably have no trouble feeling at home in the country, finding your new home here can be quite a challenge.

Housing crisis

At the moment, the Netherlands is in the midst of a true housing crisis. The total housing supply in the Netherlands is 8 million homes, of which 60% are owner occupied, and 40% are rental homes.

Particularly for people who want to [rent](#) or [buy](#) their first Dutch home, the market is very challenging. A combination of regulations, population growth, ecological issues, and privatisation has left the Netherlands with much less housing than it needs. To meet the Dutch housing demands, the government would have to build 900,000 new homes by 2030.

Especially in major cities such as Eindhoven, finding a place to live has become much more difficult and time consuming over the years.



RENTAL HOUSING MARKET

Renting in the Brainport Eindhoven region

Due to large housing shortages in the Brainport Eindhoven region, finding a rental property here can be very challenging to say the least. Due to the huge demand and limited supply on the rental market, most of the properties that are advertised online are only available for a very short time and it is not uncommon that rental accommodations are rented out before they are advertised online.

Searching

Rental accommodations in the Netherlands are usually advertised online, with the two most common rental websites being www.pararius.nl and www.funda.nl.

When searching for a rental accommodation online you will come across three key terms: kaal, gestoffeerd and gemeubileerd.

Kaal (unfurnished) means the rental accommodation is completely empty. There are no decorations or furnishings and no flooring or light fixtures.

Gestoffeerd (soft-furnished/semi-furnished) means the rental accommodation is equipped with flooring, wall and window coverings, light fixtures and kitchen and bathroom appliances. A washing machine and dryer are not always included. In this case you have to bring or buy furniture, kitchen utensils, bathroom appliances, bed and bath linens and personal belongings.

Gemeubileerd (fully furnished) means the rental accommodation is fully equipped with flooring, wall and window coverings, lighting, furniture, kitchen and bathroom appliances, and bed and bath linens. You just have to bring your personal belongings.

Professional support for internationals

While it is not a legal requirement, in general it is recommended to go through a housing agent (aanhuurmakelaar) when trying to find a rental property in the Netherlands. Housing agents can do the search, arrange viewings for a property, handle negotiations, enlarge your chances of securing the property, check the rental contract and represent you during the beginning inspection. This way they help to save time, money and distress. Some agencies are specifically aimed at easing the transition for expats, and offer a full-service from finding you a house to helping you furnish it.

A well-known local agency that can provide such support and specializes in finding rental homes for internationals /expats is Corporate Housing Solutions. Their housing agents provide personal guidance throughout the search and can offer priority access to the housing market. Find more information about their services, or book a free personal consult here:



PRO TIP!



The rental contract

The rental contract outlines the rights, duties and the terms and conditions for both the tenant and the landlord. Please check to make sure the contract includes:

- the correct rental price and whether service fees and energy expenses are included
- the correct deposit (1-2 month's rent is standard)
- the correct date of entry
- the duration of the contract (most are fixed for one year with a notice period of one calendar month)
- the responsibility for maintenance and repairs

Language of the rental contract

In order to avoid issues with the interpretation of contractual terms and conditions, rental contracts are drafted in Dutch. You will therefore be asked to sign the Dutch version of the rental contract; however, you will probably also receive a standardised rental contract in English. Please note that your rental agent or housing adviser cannot be held liable for not receiving an English translation and/or an interpretation of the translated Dutch text.

Duration of the rental contract

In general, there are two types of rental contracts: fixed contracts and indefinite contracts. Fixed rental contracts have a maximum duration of two years and are the most common, as they allow the landlord to terminate the contract after the expiry date. Since it is difficult for landlords to terminate indefinite rental contracts, most landlords prefer starting with a fixed contract shorter than two years.

Extending the rental contract

It is legally determined that the ending date of a fixed rental contract has to be announced by the landlord at least one month in advance. It is possible for landlords or their representatives to offer an extension for another fixed period of time. Please note that this is not always legally allowed. Contact your housing consultant for advice on these matters.

Diplomatic clause

Since many diplomats, skilled migrants and expats are given temporary assignments in the Netherlands, early termination due to relocation is a possibility. The diplomatic clause allows an early termination of the rental contract. With this clause, you will be entitled to terminate the rental contract prior to the minimum rental period if you are transferred by your employer to another location at least 100 km away from the rental accommodation, if your employment is terminated, or in the event of force majeure.

Rent adjustment

In the Netherlands, it is common practice to adjust the rental price once every twelve months in line with economic inflation, which usually varies between 1% and 4%. In this case, the maximum percentage for rent adjustment is calculated using a formula from Statistics Netherlands (CBS). However, other agreements can be made by both parties concerning rent adjustments. For instance, the parties may agree on an annual rental adjustment that is not subject to inflation or they may agree to freeze the rent for a fixed period.

Utility and media subscriptions and connections

In the Netherlands, rental contracts may be inclusive or exclusive of monthly costs for utility and media subscriptions. This depends on the rental accommodation. For certain rental accommodations it is not possible to choose.



PURCHASE HOUSING MARKET



Can internationals buy a home in the Netherlands?

The short answer is yes. Dutch regulation do not place any restrictions on the purchase of property by foreigners, whether resident or non-resident. However, to get a mortgage you must live and be registered in the Netherlands.

Financial benefits to owning a home

Owning a home in the Netherlands usually makes good financial sense in the long term because it is a good means to build equity. House prices have risen considerably in the last decades and tax benefits for homeowners mean that mortgage costs are often lower than rent. This is especially true as rental prices increase each year.

Searching

There are a huge number of property websites where you can begin the search for your new home. The most popular national sites are:

Funda – this is the biggest Dutch property site and is available in English: <https://www.funda.nl/>

Jaap – in Dutch: <https://www.jaap.nl/>

Pararius – available in various languages: <https://www.pararius.nl/>

Property agents

While it is not a legal requirement, in general it is recommended to go through a purchase broker/buying agent (aankoopmakelaar) when buying a property in the Netherlands.

Buying agents can do the search and initial screening of a property, and handle negotiations, notary meetings and arrange the sale contract. Some are aimed at easing the transition for expats, and offer a full-service from finding you a house to helping you furnish it. It's handy to know that property agents in the Netherlands act as a purchase broker/buying agent (aankoopmakelaar) or a selling broker (verkoopmakelaar), but



never as both. This ensures they have their client's best interests at heart. Costs for enlisting a buying agent vary widely. Fees are usually 1-1,5% of the property price, though there are agents that charge lower (fixed) fees too.

Advantages of using a buying agent

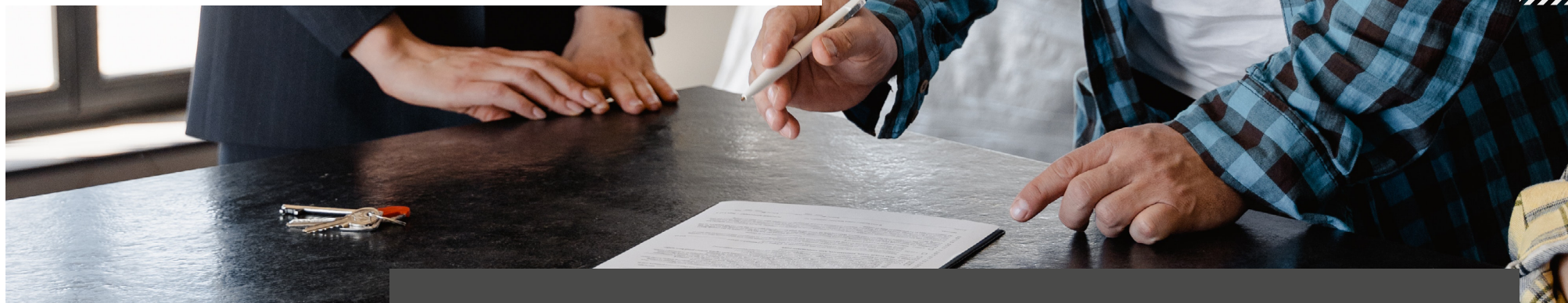
- They have a strong network in the local housing market, therefore they are often able to share properties with you, even before they get posted online;
- Buying agents know about the legal elements and will advise you, so you don't get taken advantage of;
- Agents can help you translate and act as a mediator between you and the seller – buying a new home can be a challenging experience;
- They can arrange technical surveys – to spot potential problems and accompany you on house visits;
- Agents will help you to negotiate and get the best deal. Agents can help you to decide which offer to make and which conditions to include;
- They can advise on areas that might be new to you, or good to invest in;
- They can help you find an independent mortgage adviser.

Buying agents specialized in assisting internationals

A well-known expat friendly broker in the Brainport Eindhoven Region is Corporate Housing Solutions. Though their name might suggest otherwise, they help private persons to buy properties. Find more information about their services and rates, or schedule a free-of-charge personal orientation meeting here:



→ **PRO TIP!**





FINANCE YOUR HOME

Mortgage possibilities

Buying a home in The Netherlands is a big financial step. Most people do not buy their home with their savings but need to take out a mortgage to purchase the property.

Mortgage interest rates have been historically low in recent years and banks offer up to 100% loan to value mortgages. There are a number of options when it comes to the type of Dutch mortgages, but the most popular is a linear mortgage (lineaire hypotheek) and an annuity or repayment mortgages (annuïteiten hypotheek).

It is recommended that you get a mortgage advisor to help you find the right choice for your financial situation.

Mortgage advisors specialised in helping expats

Many expats looking to buy property in the Netherlands use a mortgage advisor to help them through the process. While there are many Dutch advisors, there are also specialised expat mortgage advisors in the Netherlands. This is especially useful if you don't speak Dutch or are new to the Dutch property market.

A well-known expat friendly broker in the Netherlands is Expat Mortgages. They have offices throughout the Netherlands, also in Eindhoven. Find more information about their services, or schedule a free-of-charge mortgage appointment here:



➔ **PRO TIP!**



MEETING PEOPLE

Tips for building a new social network:

- Socialise with your neighbours by inviting them to your house for coffee or tea.
- Socialise with other parents at your child's school
- Join a community group or club. Many neighbourhoods have community centres where a lot of activities are organised for neighbourhood residents. This is a good way to get in touch with Dutch locals
- Learn Dutch to get to know the Dutch. You can learn to speak Dutch by practising in small groups at the Taalcafé, an initiative of Bibliotheek Eindhoven (Eindhoven library), www.bibliotheekeindhoven.nl/.
- Join a social network, such as:
 - International Creative Women** www.internationalcreativewomen.nl
 - InterNations** www.internations.org
 - International Women's Cub Eindhoven** iwce.nl
 - Expats Spouses Initiative** www.expatspousesinitiative.org
- Join events for expats, organized by the Holland Expat Centre www.hollandexpatcenter.com/events/)
- Join Facebook groups, such as Expats in Eindhoven nl-nl.facebook.com/groups/expats.in.eindhoven



EINDHOVEN REGIO NIGHTLIFE

Eindhoven is renowned for its vibrant nightlife scene and culinary offerings, with excellent restaurants, cozy bars, lively pubs, and pulsating nightclubs. The charming street of Kleine Berg is adorned with cozy restaurants, while Stratum is known for its vibrant bars, pubs, and nightclubs.

In the bustling Strijp-S district, TenTables stands out as a hidden fine dining gem. As night falls, Eindhoven transforms into a diverse hub of entertainment, offering relaxed evenings, lively nights out, and unforgettable dancefloor experiences, ensuring a memorable night for all. Let's dive into Eindhoven's captivating nightlife scene.

The Kleine Berg: A haven of cozy restaurants:

Situated in the heart of Eindhoven, the Kleine Berg is a charming street that beckons visitors with its array of cozy restaurants. This idyllic street offers a delightful setting for a leisurely culinary journey. With their inviting atmospheres and delectable menus, the restaurants on the Kleine Berg provide an intimate and enjoyable dining experience. Whether you're in search of traditional Dutch cuisine or international flavors, the Kleine Berg offers a diverse range of culinary delights to satisfy every palate.

Stratum: A hub of bars, pubs, and nightclubs:

For those seeking vibrant bars, inviting pubs, and energetic nightclubs, the Stratum district is the place to be. This lively area pulsates with the rhythm of the city's nightlife. Here, you'll find a multitude of venues catering to various tastes and moods. From laid-back pubs serving craft beers to high-energy nightclubs with pulsating beats, Stratum guarantees a night filled with excitement and fun.

TenTables: A magical fine dining experience:

Located in the bustling Strijp-S district, TenTables stands out as a fine dining destination that harmoniously blends with the area's industrial ambiance. As you step inside TenTables, you are



transported into a world of enchantment. The restaurant's jungle-like interior creates a magical and mystical atmosphere, where lush greenery and exotic plants surround you. This unique ambiance perfectly complements the industrial vibes of Strijp-S, creating a captivating experience that is truly unforgettable.

Conclusion:

Eindhoven's nightlife scene offers a diverse and exciting array of experiences, ensuring an unforgettable evening for all. The Kleine Berg provides a haven of cozy restaurants, where culinary delights await. In the Stratum district, vibrant bars, pubs, and nightclubs guarantee a pulsating night of entertainment. Meanwhile, TenTables in the bustling Strijp-S district stands out as a fine dining gem, seamlessly blending an industrial ambiance with a mystical jungle-like interior. Whether you're a local or a visitor, Eindhoven's nightlife is sure to leave you with lasting memories and a desire to return for more.



FAMILY-FRIENDLY ACTIVITIES

Nothing beats a large outdoor playground where the children can play and run around all day. We have selected several playgrounds in and around Eindhoven where the children can have fun while the parents enjoy some fresh air and sunshine.

Indoor and outdoor playgrounds

Monkey Town Eindhoven www.monkeytown.eu/nl/eindhoven/home

Ballorig Veldhoven www.ballorig.nl/veldhoven

Playground Kabouterdorp Veldhoven www.speeltuinkabouterdorp.nl

Playground De Heiberg Veldhoven

www.go-kids.nl/eindhoven/erop-uit/Speeltuini-

DippieDoe Best www.dippiedoe.nl

For a more extensive list of places to go with children, visit www.kidsproof.nl.

Theme parks and zoos in Brabant

Efteling www.efteling.com/en

Toverland www.toverland.com/en

Beekse Bergen www.beeksebergen.nl/en

Dierenrijk www.dierenrijk.nl/en

Zoo Veldhoven www.zooveldhoven.nl



Museums

DAF Museum www.dafmuseum.nl/en

Philips Museum www.philips.nl/en/a-w/philips-museum.html

PreHistorisch Dorp www.prehistorischdorp.nl/en

PSV Museum www.psv.nl/english-psv/museum-tours/museum.htm

Van Abbe Museum www.vanabbemuseum.nl/en/visit

Swimming

Indoor

Tongelreep www.eindhovensport.nl/zwemmen/tongelreep

Ir. Ottenbad www.eindhovensport.nl/zwemmen/ir-ottenbad

Outdoor

IJzeren Man www.ijzerenman.com

Aquabest, Best www.aquabest.nl

E3-strand, Eersel www.duynenwater.nl

Interesting hotspots

Ontdekfabriek, Eindhoven www.deontdekfabriek.nl

Jumping XL www.jump-xl.com/nl-en/eindhoven

Neoliet climbing www.neoliet.nl/eindhoven-noord

Monk climbing www.monk.nl

Area51 www.area51eindhoven.nl

Escape Room www.escaperoomsnederland.nl/plaatsen/eindhoven

Arcade www.gamestate.com/eindhoven-en

Pathé Cinema en.pathe.nl

VUE Cinema www.vuecinemas.nl/#filmposters

Cinema Gold, Veldhoven www.cinemagold.nl

Natlab - International art cinema www.natlab.nl/nl



SPORTS AND LEISURE

The UITagenda is published by UIT in Eindhoven. Browse through the UITkrant to find out what's on in Eindhoven or subscribe to the digital newsletter for UIT cultural tips from This is Eindhoven (www.thisiseindhoven.com/nl). Below are some suggestions on how to spend your free time.



Group tours

Eindhoven is dynamic! Its rich industrial past, remarkable architecture, creative entrepreneurship and unique events like the light art festival GLOW Eindhoven and Dutch Design Week make Eindhoven a city to remember. Discover the diversity of this modern yet historical city with an enthusiastic and experienced city guide.

City walks

Eindhoven is a city full of innovation, design and technology and that doesn't go unnoticed. The industrial past and the promising future of the city come together at Strijp-S. In the city centre, you'll discover a combination of hotspots, design and architecture. Want to learn more? Walk the streets of Eindhoven using the pre-recorded routes and get to know the city!

City tours by bike, e-bike and bus

City Tours Eindhoven (www.citytourseindhoven.com/) is a tourist agency for all visitors to Eindhoven. They organise a wide range of tours for tourists, expats and other visitors to this beautiful city.

Local museums and art galleries

In addition to the well-known museums such as the Van Abbe and the Philips Museum, Eindhoven also has surprising art galleries scattered throughout the city. Visit one of the permanent expositions or rotating exhibitions and get to know the art and design culture of Eindhoven.



Theatre

Parktheater Eindhoven (www.parktheater.nl/en/) is a dynamic, innovative theatre located at the edge of the Stadswandelpark. With more than 450 performances each season, this theatre has something for everyone, from an outing for the entire family to a beautiful opera and from an evening of cabaret to an urban dance spectacular.

Sports

The Netherlands prides itself on being a sporting nation and if you want to get some exercise, you will surely find what you are looking for.

In the Eindhoven area you can participate in over 70 different sports, competitively or recreationally, as a team or as an individual. There are also several professional sports clubs in the area. Eindhoven Sport (www.eindhovensport.nl) has all of the information you need.

Parks and recreation

Did you know Eindhoven is one of the greenest cities in the Netherlands? Eindhoven boasts a wide range of parks, such as Stadswandelpark, Henri Dunantpark, Philips Fruittuin Wilewaal, Karpendonkse Plas, Gennepark and other green areas popular for sport, leisure and relaxation.

Urban sports

Eindhoven is a playground for lovers of BMX, skating, skateboarding and other urban sports. Two popular places for urban sports are:

- **Area51 Skatepark**
www.area51eindhoven.nl in Strijp-S Eindhoven
- **Urban Sportpark 't Schoot**
m.facebook.com/UrbanSportparkEindhoven near Strijp-T

Gyms and sports clubs

Break a sweat at one of the many gyms and sports clubs in the city, such as:

- **Jetts** www.jetts.nl
- **Personal Fitness Nederland** www.personalfitnessnederland.nl
- **BasicFit** www.basic-fit.com
- **David Lloyd Fitness** www.davidlloyd.nl

PSV Eindhoven

Combine a visit to Eindhoven with an afternoon watching a PSV Eindhoven football match. The Philips Stadium is located in the city centre, which is quite unique for a stadium. Throughout the week you can drop by for an extensive museum and stadium tour.





EDUCATION

The philosophy behind Dutch education reflects Dutch society. It aims to encourage students to be open-minded and to think and learn in a creative manner.

Dutch primary education

Most primary schools are either state-owned or faith based. There are also schools that teach according to a specific method. The similarities between these schools are:

- The curriculum is broad and progress is monitored by standard testing
- In the final year of primary school, parents, teachers and children decide together, with the help of standardised national tests, which type of secondary school is most appropriate
- Children can start school at the age of four and are legally required to attend from the age of five to eighteen
- School starts in August and has several holidays

PRIMARY SCHOOLS IN AND AROUND EINDHOVEN

International schools

Most international schools follow the curriculum and exam structure of the International Baccalaureate programme or the International Primary Curriculum. Eligible students include the children of expat parents who are residing in the Netherlands temporarily and the children of Dutch parents who plan to move abroad in the near future or who recently returned from an expat assignment. In Eindhoven, international primary education is offered at the International School Eindhoven (ISE) and the SALTO International Schools.

International School Eindhoven

Offers primary and secondary education for the children of internationally-minded families in the Brainport region. They offer Dutch bilingual education for local primary students alongside their international primary and secondary departments. With the help of Kinderstad, ISE also offers a bilingual pre-school for younger children. For more information, visit <https://primary.isecampus.nl/>



Salto International School

A multilingual primary school concept that offers an inspiring balance between traditional international education and Dutch education.

SALTO International School has two locations in Eindhoven:

SALTO International School RISE

located at Tafelbergplein 8, 5642GP Eindhoven

SALTO International School I-St@rt

located in Meerhoven at SALTO School De St@rtbaan at Meerbos 16, 5658LA Eindhoven. For more information, visit www.salto-internationalschool.nl/.

Salto School De Startbaan De St@rtbaan

prioritises Dutch education. For children of knowledge workers, there is a language class where children learn Dutch before entering the regular class. All children at De St@rtbaan receive English lessons and for children who already speak English there is 'Next level English' (different levels), taught by native speakers. For more information, visit www.bs-startbaan.nl/nl/english/welcome.

Dutch schools

De Wereldwijzer

This primary school is intended for pupils aged four to twelve who come from abroad. Pupils can start at any time during the school year. In 40 to 60 weeks they will learn to understand, speak, read and write Dutch so they can transfer to regular education. For more information, visit www.wereldwijzereindhoven.com/.

Primary school 't Slingertouw

This school has two locations in the Meerhoven district, one in Grasland and one in Waterrijk. The educational methods and philosophies used are the same at both locations. The primary school is a part of the SPIL centre, which groups educational institutions (preschool, primary education) with children's day-care centre Korein. This provides parents with the convenience of a day-care in their neighborhood. For more information, visit www.basisschoolslingertouw.nl.

Primary school de Tempel

This Montessori primary school in Woensel offers a special programme called 'the village', which enables foreign children to stream into the Dutch system. For more information, visit www.bs-tempel.nl.

Other primary schools

There are several other Dutch schools in the Eindhoven area. For a detailed overview of all primary schools, visit www.scholenopdekaart.nl/.

Dutch secondary education

The Dutch system streams students faster than other countries in terms of both academic ability and career prospects.

Advantages of streaming into Dutch education

- Social interaction with a diverse local community
- English is offered as a second language
- Dutch primary and secondary education are free
- Easier to enrol in colleges and universities in the Netherlands and abroad



Advantages of an international education

- Social interaction with a diverse international community
- English is offered as a second language and sometimes Dutch is offered as well
- Streamlined with educational systems in foreign countries
- Staff has experience teaching children who are only there for a short period of time

International secondary education

Students prepare for the International General Certificate of Secondary Education (IGCSE) examination over four to five years, or take part in the International Baccalaureate Middle Years Program (IBMYP). Students who pass this stage can then embark on the two-year International Baccalaureate (IB). After the IB or equivalent exam, students are qualified to take part in English-language education abroad, or can opt to study at Dutch higher education institutions.

International School Eindhoven (ISE)

The International School Eindhoven (ISE) offers the International Baccalaureate Middle Years Programme (MYP) and the Diploma Programme (DP). The curricula the school follows were designed for international students. The goal is to align their programmes to create a continuous curriculum with a view to developing independent learners who are globally minded. For more information, visit www.isecampus.nl.

Dutch secondary schools

The Stedelijk College is a Dutch secondary school in Eindhoven that offers a programme that teaches students to speak, read and write in Dutch. From there, they can continue on to other forms of Dutch education. For more information, visit obb.stedelijkcollege.nl. For a detailed list of Dutch secondary schools, visit www.devogids.nl/middelbare-scholen/eindhoven.

Colleges and universities

The Netherlands has first-class colleges and universities that offer a wide variety of programmes. Eindhoven is home to the Eindhoven University of Technology (www.tue.nl/), the Design Academy Eindhoven (www.designacademy.nl/), and Fontys University of Applied Sciences (<https://fontys.edu/>).





PUBLIC HOLIDAYS AND SCHOOL HOLIDAYS

Public holidays

1 January	New Year's Day
Variable date	Good Friday
Variable date	Easter
27 April	King's Day
4 May	National Remembrance Day (not a bank holiday)
5 May	Liberation Day (bank holiday every 5 years)
Variable date	Ascension Day
Variable date	Pentecost
25 + 26 December	Christmas Day and Boxing Day

There are a few regional variations for Dutch public holidays, carnival for instance is only celebrated in catholic Southern areas in February and/or March.

School holidays

The Dutch school districts are divided into three regions and summer holidays are usually rotated to help distribute the seasonal influx of holiday-goers. Other school holidays are generally held at the same time, but some may differ depending on the school. Check the Dutch school holidays per region here: <https://schoolvakanties-nl.nl/schoolvakanties-2022/>



HEALTHCARE

Health issues can be scary, especially in a foreign country. Rest assured that the Netherlands boasts a high-quality healthcare system, although it may be arranged somewhat differently than what you're used to.



General practitioner/family doctor

You can find a general practitioner (huisarts) by Googling one in your area (postal code) or by checking with your insurance company. If the GP can accommodate you as a new patient, an assistant from the GP's office will ask you to complete a general registration form online or in person.

If you have any medical questions or problems, you are expected to contact your GP first. Through a referral from your general practitioner, you will have access to all services in the Dutch medical system. Your GP is the key to the Dutch world of medicine and is a trained specialist in treating the most common complaints. If possible, it is helpful to provide your GP with your medical records from your previous doctor.

Scheduling appointments

When you call your GP's office to make an appointment, the assistant (doktersassistente), a trained professional, will ask questions

to determine the urgency of your situation. The assistant is a professional and is required to keep your information confidential. The purpose of the questions is to help prepare you and the doctor for the appointment, to suggest alternatives (e.g., a phone consultation), or to check if more immediate action is required. Each consultation is scheduled for ten minutes.

After-hours medical care

If you call the GP outside office hours, a recorded telephone message (usually in Dutch) will provide the contact details for an on-duty doctor or medical centre. In the Netherlands this service is referred to as the huisartsenpost and is available on weekdays from 5:00 PM to 8:00 AM and all day on weekends and public holidays.

Pharmacy

Please note that there is a big difference between a drugstore or chemist (drogist) and a pharmacy (apotheek). Pharmacies are the only outlet for prescription drugs in the Netherlands. Drugstores carry only non-prescription medications, toiletries and cosmetics.

Once you've found a GP, you need to find a nearby pharmacy where you can pick up your prescriptions. If this pharmacy works with your particular insurance provider, you will not have to pay the bills up front.



Hospital

Once you've received a referral from your GP, you can contact the hospital to make an appointment. While some procedures may have waiting periods, many insurance companies are aware of the current waiting lists and can mediate on your behalf. In general, most hospital rooms are shared.

Dentist

A dentist (tandarts) can be found on Google or by checking with your insurance company. If the dentist can accommodate you as a new patient, an assistant from the dentist's office will ask you to complete a general registration form online or in person. This procedure will vary per dentist. Once you are registered, your dentist will schedule a regular check-up every six months. The dentist will perform most routine interventions him or herself.

Emergency

The emergency number in the Netherlands is 112. When you dial the emergency number, an operator will answer in Dutch, however, they will be able to speak to you in English as well. The operator will ask for your location and what kind of assistance you need (police, fire brigade or ambulance) in order to connect you to the right service. The operator can dispatch an ambulance and first responders and can also provide emergency instructions over the phone while you wait for help to arrive.

Health insurance and costs

In the Netherlands, a basic health insurance policy (basisverzekering) is a universal package for everyone over the age of eighteen, regardless of gender, age or health. It is illegal for health insurance companies to refuse an application or to impose special conditions.

The Dutch government decides every year what is covered in the policy and also sets the compulsory insurance excess (eigen risico). Failing to take out a mandatory insurance policy comes with the risk of a fine. More useful tools and information about health insurance policies and fees can be found on the platform [Healthcare for Internationals in the Netherlands www.h4i.nl](http://www.h4i.nl).

**IN CASE OF
EMERGENCY,
CALL 112**



FINANCES

Opening a bank account

A Dutch bank account is necessary for those who plan to live in the Netherlands for some time. Several banks offer services to private customers and some even offer their services in English. The easiest way to open a bank account is to make an appointment with the bank. The following documents are required to open a bank account:

- passport
- proof of address
- letter confirming employment
- citizen service number (BSN)
- tax identification number (TIN) if remain tax-liable in another country

Please note that some banks are working towards a digital procedure for opening a bank account. They may ask you to you complete a form a few days before your bank appointment. The three largest banks in the Netherlands are ABN AMRO, Rabobank and ING.

Paying for purchases

Payments in shops are generally done by debit card or cash, while restaurants frequently also accept credit cards. Internet banking and the Acceptgiro service are the most common ways to pay for household bills. The most popular method for online payments in the Netherlands is iDEAL, an online e-commerce payment system. This payment method allows customers to make purchases online using direct online transfers from their bank account.

Other common payment methods in the Netherlands include no-contact payments, Apple Pay, Wallet (Android phones) and apps such as Tikkie.



TAXES

Income taxes

If you live in the Netherlands or receive income from the Netherlands, you are subject to pay income tax in the Netherlands. You pay tax in the Netherlands on your income, on your financial interests in a company and on your savings and investments. The Dutch Tax and Customs Administration (Belastingdienst) collects your income tax and uses tax revenues to pay for roads, benefits and the judiciary system.

The Netherlands has a social security system with high taxation that is progressive, meaning the more you earn the more taxes you pay. Your most important obligation when it comes to taxation is to file an annual tax return: in a correct, complete and timely manner. If you are required to file taxes in your home country and the Netherlands, consult a financial specialist who can advise you on double taxation agreements.

The [Ministry of Finance \(www.rijksoverheid.nl\)](http://www.rijksoverheid.nl) publishes a guide on the Dutch Taxation System. [The Dutch Tax and Customs Administration \(www.belastingdienst.nl\)](http://www.belastingdienst.nl) offers information in both Dutch and English.

30% facility for incoming employees

When you come to work in the Netherlands, you are possibly confronted with extra costs, so-called extraterritorial costs. Your employer may grant you a tax-free reimbursement for these costs. Your employer may also provide you with 30% of your wage, including reimbursement, tax-free. This facility is known as the 30% facility. You do not have to prove that expenses were incurred. Learn more about this facility and how to apply for it at www.belastingdienst.nl.

Partner tax

Having a tax partner may affect the amount of taxes you have to pay or can expect to receive. Whether you have a tax partner depends on your situation. Please consult www.belastingdienst.nl for more information.



Child benefits

There are several types of child benefits in the Netherlands.

Child benefits (kinderbijslag)

If you live and work in the Netherlands and have children under the age of eighteen, you may be entitled to child benefits. Child benefits contribute to the cost of raising and looking after your child/children.

You will receive child benefits for raising and caring for your biological children and for any foster children or adopted children. Consult the website of the Sociale Verzekeringsbank (www.svb.nl) to check if you are eligible for child benefits.

Childcare benefits (kinderopvangtoeslag)

If you are a working parent, you may be entitled to childcare benefits (kinderopvangtoeslag). This benefit covers part of your childcare costs and is calculated on an hourly basis. The number of childcare hours for which you receive childcare benefits depends on the number of hours worked by the parent with the fewest working hours. You are entitled to childcare benefits for a maximum of 230 hours per month, per child. Visit www.belastingdienst.nl to find out whether you are eligible and how to apply.



CITY TAXES FOR WASTE AND WATER



In Eindhoven, household waste and organic kitchen and garden waste are collected separately, at set times. However, those living in apartments do not separate their organic and household waste. Instead, they deposit their trash in underground containers that are located near their building. A city pass (stadspas) is required to access these containers.

Waste tax (afvalstoffenheffing) is charged for the collection and processing of household waste. After you are registered at the city hall, you will be charged by the municipality directly. The fee depends on the number of people in your household, with a distinction between single-person households and households with two or more people).

Water purification tax (waterzuiveringsheffing) is charged for water treatment and purification and is usually included in your water bill.

Taxes vary per municipality. Your housing consultant can advise you on the tax amount you can expect to pay. Please note that even if your landlord is charged for these taxes directly, he is legally allowed to pass these costs on to you.

INSURANCE POLICIES

There are two ways of arranging an insurance policy in the Netherlands. You can go to an insurance company or bank to arrange a policy in person, or you can contact an insurance broker who can help you select the best insurance policy for you.

Compulsory insurances

Health insurance:

All adults who live in the Netherlands and pay income tax are legally obliged to have at least basic health insurance coverage. Children under the age of eighteen receive basic coverage for free if they are included on one of their parent's policies. There is a compulsory insurance excess of €385 per year for the basic health insurance package.

Motor vehicle insurance

Taking out motor vehicle insurance is compulsory for all motor vehicle owners in the Netherlands. This insurance policy provides minimum coverage of your legal liability for the costs of accidents. Most companies base their monthly premium on the specifications of your car (type, engine, engine capacity, age) and on past claims.



Private insurance policies

- Personal liability insurance: This covers circumstances in which you or your family unintentionally injure a third party or damage their property. This type of insurance is not compulsory but highly recommended.
- Household insurance: This covers personal possessions inside the house. Even in furnished accommodation it is normal to take out extra insurance.
- Travel insurance: Your employer may require you to take out additional travel insurance in the Netherlands, even if you already have travel insurance in your home country. The reason is that your home country policy often excludes or seriously limits compensation for travel damage abroad.



INTERESTING WEBSITES

WEBSITES SERVICE PROVIDERS

www.eindhovennews.com

www.dutchnews.nl

www.ed.nl

www.iamexpat.nl

www.howdomagazine.com

www.expatsurvivalguide.nl

www.thisiseindhoven.com

www.eindhoven.nl

www.hollandexpatcenter.com

www.ind.nl/en

www.s-presso.bar

www.9292.nl

www.ns.nl

www.ov-chipkaart.nl/home

www.government.nl

www.belastingdienst.nl

<https://www.ste.nl/en>

www.h4i.nl

www.expatspousesinitiative.org

www.brainporteindhoven.com/ontdek/brainport-development/vacatures

www.expatmortgagessouth.nl

www.corporatehousingsolutions.nl

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