



UMC Utrecht



Living and working in the Netherlands

INFORMATION FOR NEW INTERNATIONAL STAFF

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1 INTRODUCTION

Welcome to UMC Utrecht. Founded in 1817 as the nation's first Academic Hospital and located in the heart of the Netherlands, UMC Utrecht is one of the Netherlands' leading and largest University Medical Centres. UMC Utrecht is closely connected to and cooperating with Utrecht University.. UMC Utrecht has approximately 12.000 staff members, 1050 hospital beds, 30.000 admissions a year, 3500 bachelor and master students and 500 PhD students.

UMC Utrecht is located in the centre of the Netherlands. Utrecht is the 4th largest city in the country with more than 300,000 inhabitants.

This brochure is for international staff and their family members. In it, you can find everything you need to know to make a good start in Utrecht.

The International Service Desk (ISD) is happy to offer its services to all incoming staff, current international staff, and guests of UMC Utrecht and Utrecht University. ISD will assist you with the various procedures that are required to work and live in the Netherlands legally.

Who does what?

International Service Desk can help you with all your questions about your visa and housing, and anything to do with taxes, pension and living in the Netherlands (including your family). If you have questions about your contract, salary and terms of employment (e.g. the flexible terms of employment, referred to collectively as the 'CAO a la Carte'), you can contact The HRM Service Centre. Please find an overview of the address of HRM Service Centre at the end of this brochure of UMC Utrecht.



UMC Utrecht De Uithof



University Hall, Dies Natalis,
Inner City

2 LIVING IN THE NETHERLANDS

2.1 Municipal Office and Residence Permit

Within five days after your arrival, you have to go to the population office (town hall or municipal office) in the town where you have come to live to register as a citizen of that town. This action will start a process that ultimately leads to a Citizen Service Number (BSN = social security number) that will be sent to your home address. This number is essential for all formal procedures in the Netherlands.

If you arrive from a country that is subject to visa requirements, you will also have to contact the Immigration and Naturalisation Service (IND) as soon as possible upon arrival in the Netherlands in order to pick up your residence permit.

If you will be living in Utrecht, ISD can organise both procedures for you and arrange that you will be able to pick up your BSN and residence permit from the municipality's Expat Center at the same time. To do this, a number of documents will have to be submitted beforehand, the most important of which is your rental agreement. ISD will contact you as soon as possible to arrange these matters.

If ISD cannot arrange this appointment prior to your arrival, for instance because you will not be living in Utrecht, you will have to make an appointment with the specific municipality yourself. You will have to bring along the following documents: a copy of your passport, your (legalised) birth certificate (and those of any accompanying family members); your (legalised) marriage certificate (if married and your partner accompanies you); a copy of your hospitality agreement and a copy of the housing agreement in the Netherlands and the housing address. ISD is happy to advise you when needed.

2.2 Citizen Service Number (BSN)

In the Netherlands, everybody who earns a salary will need to obtain a citizen service number (e.g. to apply for the 30% tax scheme or to open a bank account). It may take some time before a BSN number is issued by the municipality. We advise you to bring some cash with you to bridge the first two or three weeks in the Netherlands.



2.3 Opening a bank account

If you are staying in the Netherlands for a longer period of time and you are working for a Dutch employer, you will have to open a Dutch bank account. Employees with a European nationality can opt to have the university pay their salaries into a bank account in their home countries. As soon as the municipality will have issued you a BSN, you can go to any bank and open a bank account.

Please inform the ISD of your bank account number as soon as possible so we can ensure that your salary will be paid out to you. Some of the most popular Dutch banks are:

ABN AMRO



ING



Rabobank



2.4 Unemployment benefit

When you become involuntarily unemployed, you can apply for an unemployment benefit to compensate the lack of income. The amount of the benefit varies depending on your previous income and the number of years you worked before getting unemployed. Entitlement to the unemployment benefit is subject to holding a residence permit during the period of unemployment.

2.5 Dutch language courses

If you are interested you can follow a Dutch language course with the Babel Language Institute. [More information is available on their website.](#)

2.6 International Neighbour Group

The Utrecht University International Neighbour Group (ING) organises a wide range of social activities for international guests, graduate students, post docs and staff members. Their membership is automatic. The same does not apply to international students as they have their own student organisations. The ING is supported financially by the Executive Board of the university. The organisation is run by volunteers, all of whom work for, or are connected with, Utrecht University and UMC Utrecht. [More information is available on their website.](#)

2.7 Access (serving the international community)

Access is a voluntary not-for-profit organisation that serves the needs and interests of the international community in the Netherlands. It is staffed by a team of volunteers who have themselves experienced the expat relocation process and are able to provide comprehensive information, advice and support on all aspects of living and working in the Netherlands. Access has an office in the town hall of the city of Utrecht. [More information is available on their website.](#)

2.8 International School Utrecht

Since August 2012, the International School Utrecht (ISU) has opened its doors. ISU provides a high-quality and accessible international learning environment to children from diverse international backgrounds.

ISU educates to unite, bridge cultures and at the same time celebrate difference. Community spirit, from the local to the global, is a key part of the school ethos.

ISU is the first official Dutch International School in the Province of Utrecht. The school is funded and recognised by the Dutch government, and it offers academic programmes for international children living in Utrecht and the surrounding area. The funding provided by the Dutch Government ensures the ISU has a fee structure that is accessible to many families. [More information is available on their website.](#)

2.9 New to Holland – Dutch government immigration website

If you come to the Netherlands to live, work or study, you are likely to have some questions about the arrangements you need to make. This site will try to answer the most frequently asked questions and provide information about themes such as work, permits and visa, health care insurance and taxes. Please note that all permit and visa requirements will have to be applied for via the Utrecht University ISD. You should not do this by yourself. [More information is available on the New to Holland website.](#)



3 VISA MATTERS

Citizens of the EU, EEA and Switzerland do not require a visa. Citizens of all other countries do. Below, please find information about the visa application procedure.

RECOGNISED SPONSOR

UMC Utrecht is your recognised sponsor. This means that Utrecht University, under strict conditions, apply for you (as a guest) and your family members' – if any – visa and residence permits with the Immigration and Naturalisation Service. The Netherlands has strict legislation with regard to our immigration policy and, therefore, only the employer is entitled to apply for your visa and residence permit. If it turns out that employees or guests are employed illegally with UMC Utrecht, the UMC Utrecht may lose its recognised sponsor status. This would have a huge impact on all the international employees and guests and therefore we strongly advise you to run all visa matters by ISD.

3.1 Procedures

3.1.1 VISA APPLICATION

The Entry and Residence (in Dutch: TEV) procedure allows for an 'all-in-one' application for a visa (in Dutch: MVV), work permit (in Dutch: TWV) and residence permit (in Dutch: VVR). The complete procedure, including gathering all the required documents, takes about three months. Upon accepting the hospitality agreement, The HRM Service Centre of the UMC Utrecht will inform the ISD about your employment with UMC Utrecht. ISD will then contact you as soon as possible in order to start the TEV procedure.

Please do not take individual action towards applying for a visa as this will delay the procedure. Only the employer, as a recognised sponsor, is entitled to apply for your visa.

3.1.2 PROCEDURE

As soon as ISD has received all required documents, ISD will contact IND to start the visa application. As soon as IND informs ISD that your visa application has been approved, ISD will let you know. From that moment you can make an appointment with the Dutch embassy in your country or the country you currently live in, to personally pick up your visa (MVV).



3.1.3 PICKING UP YOUR VISA FROM THE DUTCH EMBASSY

Please enquire prior to the appointment as to which documents you are expected to present to the embassy. You are usually required to bring at least the following documents:

- Letter from the IND with regard to the approval of your visa application;
- Passport (must be valid for at least another six months);
- If you are picking up your visa in a country other than your home country, you will have to present a valid residence permit for that country too;
- Visa (MVV) application form.

You will have to apply with the embassy for the visa no later than three months following the date of the letter from the IND. Please note that it may take at least two weeks before the visa is issued.

NB: The visa-issuing embassy has the final decision-making authority about the visa application. They will also request your biometrical data (such as fingerprints) and a passport photo in order to be able to issue your residence permit. We strongly recommend that you do not book your ticket until after you get your passport back from the embassy.

3.1.4 COSTS OF VISA AND RESIDENCE PERMIT

UMC Utrecht will pay the costs of the visa and residence permit applications for you and any accompanying family members.

3.2 Residence procedures

3.2.1 PICKING UP YOUR RESIDENCE PERMIT

Upon arrival in the Netherlands, you must pick up your residence permit from the IND. This permit is a pass demonstrating your legal stay in the Netherlands, which you will be required to have on you when you are in public places. The permit also allows you to travel to and from the Schengen countries for a maximum of three months. ISD will inform you when you can pick up your residence permit.

3.2.2. TUBERCULOSIS (TB) TEST

In order to be issued a residence permit and depending on your nationality, you will have to agree to take a TB test. This test will have to be taken at the Municipal Health Service (GGD) within three months of arrival in the Netherlands. The TB test costs €45 and will not be reimbursed.

3.2.3 CHANGES IN YOUR PERSONAL OR WORK SITUATION

The Netherlands has strict immigration legislation. This means that ISD will have to inform the IND about any changes in your personal and/or work situation such as a change in your salary or employer or when you move house or discontinue your employment and return home earlier than planned.

**Always inform us as soon as possible
of any changes in your situation**

3.2.4 FAMILY

UMC Utrecht is your recognised sponsor and, therefore, responsible for your legal stay in the Netherlands. If you bring along any family members, you will be responsible for them. This means that you will have to inform the IND of any changes in their situation yourself. If you refrain from doing so, this may have consequences for your residence permit.

3.2.5 'COMING TO WORK IN THE NETHERLANDS' BROCHURE

This brochure will provide you with further information about the visa application, the required documents and the conditions both employer and employee will have to meet. [We recommend you read this brochure.](#)

3.3 Leaving the Netherlands

As soon as your hospitality agreement with UMC Utrecht or your residence permit expires, UMC Utrecht is obliged to inform the IND thereof. If, consequently, you have no valid reason (such as a job elsewhere in the Netherlands) to remain in the Netherlands you will have to leave the Netherlands as soon as possible. If you do not, you will then be residing in the Netherlands illegally. The Dutch government views this as a criminal offence. Any costs the state will have to make to deport you will be recovered from UMC Utrecht who, again, will recover them from you.

Please remember to deregister from your municipality when you leave the Netherlands as this, too, may have further consequences.



4 HOUSING MATTERS

Utrecht is a very popular international university city and, therefore, finding housing is extremely difficult, especially when you are on a tight budget. When you are preparing to come to Utrecht, housing is probably the most essential matter that has to be arranged. UMC Utrecht has a housing programme with Short Stay Solutions (SSH), a local housing corporation. UMC Utrecht has reserved a variety of furnished accommodation especially for international staff, researchers and guests with SSH.

You can register and view the available rent offers online and reserve temporary housing prior to your arrival in the Netherlands. The reserved accommodation can be rented for a maximum of one year. Although the university aims to house as many applicants as possible through this programme, availability is not guaranteed.

IMPORTANT:

Please do not underestimate the difficulty of finding housing in Utrecht.

It is recommended you look for housing via SSH (or another way, if you prefer) as early as possible when planning your stay in Utrecht. Note that it is mandatory to have legal residency in the Netherlands from the moment of your arrival onwards.

You can find general information about housing [on our website](#). You can register for reserved housing with SSH.

If you have questions or need more guidance in finding housing, please contact the [ISD](#).

4.1 Registering with Short Stay Solutions (SSH)

In order to register with SSH, please follow these steps:

1. [Go to the SSH website](#).
2. Carefully read the Terms & Conditions Utrecht University Guest/Staff 2015-2016 (scroll down to the bottom).
3. In order to register, click 'Register' (top of the page) and then click 'Register for Reserved Accommodations' and fill out the form. Make sure to choose the following options under (Educational) Institution:
 - a. City: Utrecht
 - b. Educational Institution: Utrecht University (UU)

- c. Department/Faculty: UU Medical Sciences - International Staff
 - d. Type of Resident: UU International Staff.
4. Please note that the rental period must always be a period of full calendar months (i.e. 1 Sept. – 31 Dec.).
 5. You can submit your application at the earliest four months prior to the expected arrival date.
 6. After you have registered, please notify us by email. This is important because we will need to approve your request for housing. After our approval you will receive a confirmation email. The sooner we are informed, the earlier you can start to look for accommodation in the housing database.

IMPORTANT:

1. PhDs are considered employees at UMC Utrecht rather than students, so you will be addressed as 'staff', except when booking accommodation with SSH. When you register at SSH choose the input field 'Department/faculty' for the option 'UU-name faculty-International PhD'.
2. If you need to edit your personal information (for instance a change of rental period), we will need to approve your housing application again. Do not forget to send us an email in that case, so we can check your application.
3. If there is no (suitable) accommodation available with SSH for the requested rental period, you could consider changing your arrival date, if at all possible. The ISD staff can advise on when SSH accommodation is available.

We would like to emphasise the fact that you are fully responsible for the contract and have to observe the conditions of SSH. For questions about the housing procedure, we would like to refer you to SSH.

4.2 Other ways to find accommodation

UMC Utrecht has some accommodation for PhD students available apart from SSH. Please ask the HRM department or your supervisor about the possibilities. If you are unable to find suitable housing via SSH, or if you prefer to find accommodation by yourself, you can also look into the private sector. For information about other ways to find accommodation, [please go to our website](#). This site includes information on rental agencies, real estate agencies and search platforms for finding accommodation. You can also [post an advert on the International Neighbour Group website](#).

5 WORKING MATTERS

If you are going to work at UMC Utrecht soon, it is very important to learn more about working and living in the Netherlands and UMC Utrecht itself. Once you have arrived in the Netherlands you will be invited to a meeting with one of our ISD staff to discuss all kinds of practical matters to do with your stay in the Netherlands.

5.1 Terms of employment interview

After your meeting with the ISD, you will also have an interview with your Human Resources' contact person to discuss your terms of employment in more detail. Some general terms of employment aspects are explained below. During the meeting with HR, you can address any questions you may have regarding your position at UMC Utrecht.

5.2 Salary, wage tax / social premiums and other taxes in the Netherlands

5.2.1 SALARY AND WAGE TAX

In the Netherlands, the salary of an employee is deducted by:

- a. Wage tax
- b. Social premiums

UMC Utrecht (as the employer) is required to deduct tax from the employee's salary. This is done to prevent the employee from having to pay a substantial amount of wage tax at the end of the year.

Your salary is paid out on a monthly basis around the 24th of each month. The wage tax and all social insurance contributions (e.g. pension premiums) are directly deducted from your salary. UMC Utrecht takes care of the remittance to the Tax Authority. In addition to wage tax, anyone who is living in the Netherlands is also obliged to pay income tax (subject to Dutch taxation) on their total income. This income tax is based on your personal circumstances.

5.2.2 SOCIAL SECURITY INSURANCE

An international employee working in the Netherlands is covered by social insurance. You have to pay insurance premiums which contribute towards the costs of, for instance, illness, maternity, disability, incapacity for work, unemployment, old-age pension, death and child benefit. The premiums are either deducted from your salary or paid by your employer. The Dutch social insurances are divided in:

- A. Employee insurances:** these insurances cover income risks in case of unemployment, incapacity for work or (chronic) illness.
- B. National insurances:** these insurances provide a financial safety net to cover income risks of a general nature with respect to old-age pension, surviving dependants, intensive care and children.

5.2.3 HOLIDAY ALLOWANCE

Per month, 8% of your gross salary is reserved for your holiday allowance. The holiday allowance is paid in May. When your contract ends, you will receive the amount of holiday allowance you have accrued until then. This amount will be paid out in the month following the month of the termination of your contract.

5.2.4 END OF YEAR BONUS

One of the additional allowances you are entitled to is the end-of-year bonus. This is a bonus valued at 8.3% of your gross annual salary, paid out in November. This is a gross figure; taxes and premiums will be withheld. No holiday allowance will be taken into account in this amount. Holidays, leave, and illness do not affect the allocation of the allowance.

5.2.5 30% SCHEME

The '30% tax reduction' or '30% scheme' as it is usually called, is a tax facility that allows highly skilled international employees to obtain the reimbursement of additional costs incurred when moving to the Netherlands. In short, the tax facility means that 30% of the salary is paid tax-free and because of this, the net income will increase.



To be eligible for the 30% rule there are a number of things you need to know:

- If, in the two years before employment in the Netherlands, you lived for 8 months or longer in the Netherlands or in a range of 150 kilometres from the Dutch border, you are not entitled to the 30% rule.
- If the employment is terminated earlier than the duration of the grant of the 30% rule, it will be stopped at that time. Activating again is not possible.
- There is an exception for PhD candidates regarding the 150 kilometres rule and the review period of the two years before employment. The period that you stay in the Netherlands for a PhD and a search year after promotion are excluded. So this will not affect the entitlement to the 30% rule.

The Tax Authority wants proof that you have lived in the place of residence that you specify by way of a so-called certificate of registration from the population register of this residence. If you cannot provide this evidence then you should provide other evidence that shows your residence. For example, rental payments, purchases, membership of a football club or library.

In order to apply for the 30% scheme, both the employer and the employee have to fill in certain forms.

ISD will then send the forms (as well as a copy of your passport, curriculum vitae, contract of employment and registration from the population register) to the HRM Service Centre of UMC Utrecht. They will sign the forms and send them to the Tax Authority to be decided on. Usually, the application procedure takes a couple of months.

Please note that the application for the 30% reduction should be done within four months after the start of your employment contract. Allocations from the Tax Authority should be made before the end of the year. It is not possible to apply the 30% reduction to a previous year. In such cases, the Tax Authority may reclaim the specific amount.

5.2.6 CHANGING YOUR DRIVING LICENCE INTO A DUTCH LICENCE

If you are entitled to the 30% scheme, you can change the driving licence you obtained abroad into a Dutch one. Hereto a 'Rule of Evidence' (statement) from the Tax Authority is required. As soon as the ISD has received this statement you will receive a copy. Applications to change your licence into a Dutch one must be submitted with your municipality.

5.3 Other taxes

In the Netherlands, the following (municipal) taxes are being imposed:

PROPERTY TAX (IN DUTCH: OZB)

The owner of a property is obliged to pay the municipality an annual property tax. The property tax is based on the value of the property, according to the Real Estate Valuation Act (WOZ). Each year, the municipal council decides on the property tax percentage for that year.

SEWERAGE LEVIES

The owner of a property is obliged to pay tax towards the costs of the maintenance and upkeep of the sewerage. This includes the discharge of rainwater and the regulation of groundwater.

WASTE COLLECTION LEVIES

These are the costs the municipality charges the user of a property for the collection and processing of household waste. The owner of the property may transfer the charges to the tenant.

WATER BOARD TAX

You pay tax to the Water Board for the benefit of the purification of wastewater and the maintenance of dykes. The owner of the property may transfer the taxes to the tenant.



5.3.1 SUPPLEMENTARY ALLOWANCES

Under certain circumstances, the government contributes towards the costs of living. Whether you are entitled to one or more of these supplementary allowances strongly depends on your personal situation and income. There are five different supplementary allowances that are concisely explained below.

RENT ALLOWANCE

This allowance is intended as a contribution towards the rental costs, which may be too high in view of your income. Entitlement to this allowance depends on income, family composition, type of house and the age of the tenant.

CHILD BENEFIT

This is a contribution towards the costs of raising one or more children up to the age of 18. This allowance can be applied for with the Sociale Verzekeringsbank (SVB, the organisation that implements national insurance schemes in the Netherlands).

SUPPLEMENTARY CHILD BENEFIT

This is a supplementary allowance contributing towards the costs of children up to the age of 18. To be considered for this allowance, the joint income of both parents is not allowed to be too high. The Tax Office will inform parents who are entitled to this allowance.

CHILD CARE BENEFIT

This is a contribution for parents towards the costs of child care.

HEALTH CARE ALLOWANCE

This is a contribution towards the costs of your Dutch health care insurance. The specific amount depends on your income.



5.4 Holidays

PUBLIC HOLIDAYS

Unless you work in patient care, you will not be expected to work on the following public holidays:

- New Year's Day
- Good Friday
- Ascension Day
- Day after Ascension Day
- Easter Sunday and Monday
- Whit Sunday and Monday
- King's Birthday
- Christmas and Boxing Day

5.5 Holidays and work schedule

The UMC Utrecht has an hours per year system. This means we count hours that you have worked, not hours that you are on leave. In the UMC Utrecht a fulltime employee has 1872 gross working hours. (52 x 36 hours). From this all public holidays which are not in the weekend are deducted (x 7.2 hours) Also 9% holidays are deducted. After this, the total is corrected for FTE. This results in a net number of working hours. An employee consults his supervisor in deciding when he or she will be working and when he will be on leave. In practice, a full time employee will have 22 days off, plus public holidays.

In the event of (both voluntary and involuntary) termination of your employment you must, prior to the last day of your employment, discuss the taking up of your leave balance with your supervisor. You are supposed to use this up before the end of your employment.

5.5.1 WORK SCHEDULE

UMC Utrecht has a fully digital registration system. It provides you with insight into your leave balance and allows you to register any leave hours you wish to take up. Your supervisor will automatically be notified.

5.6 Pension

All UMC Utrecht employees participate in the ABP Pension Fund. Both you and Utrecht University must pay monthly contributions to ABP. Utrecht University will deduct your contributions from your salary each month, before tax is deducted. As a result, you pay less tax. Your salary slip specifies how much you pay in contributions. Your contributions entitle you to a pension income in the future. The amount that you will receive depends on your personal situation, for example the number of years that you contributed and your salary.

In case of retirement, you may benefit from the ABP Multi-Option Pension or the ABP Retirement Pension, depending on your date of birth. In the event of your death, your partner and children may receive an ABP Surviving Dependents Pension. If you become unfit for work, you may receive occupational disability benefits from the Dutch government under the Work and Income (Ability to Work) Act (WIA). ABP can supplement these benefits with an ABP Occupational Disability Pension. The amount of this benefit will depend on the degree of disability.

You will receive a pension statement (the Uniform Pension Overview) from ABP each year. This statement specifies the pension that you have built up until the specified date. It shows how much pension you will probably receive if your situation remains unchanged.

You may view your personal pension data on the ABP website under “Mijn ABP” (in Dutch only), where you can also find actual figures about your pension situation.

Your ABP pension benefits are supplementary to the Dutch state old age pension (General Old Age Pension Act (AOW)).

5.6.1 TRANSFER OF PENSION BENEFITS

If you change employers in the Netherlands, you may have to change to a different pension fund. If this is the case you may apply for a transfer of your benefits. Please do so within the first six months of your new employment. Under certain conditions, the Dutch pension and fiscal regulations allow international pension transfers from abroad to the Netherlands or from pension accumulated in the Netherlands to a foreign country (to various EU and non-EU pension schemes as well as to supranational organisations). This is called International Value Transfer (IVT). For more information please contact ABP and the concerning pension fund.

In case transfer of pension benefits is not possible, your pension benefits can remain with ABP. You will receive the pension when you reach the retirement age. For that purpose, please keep ABP informed about (international) changes of address.

Note: Dutch law prohibits the transfer of benefits if one or both of the pension funds have an insufficient coverage ratio. However, you may still apply for a transfer. As soon as both the pension funds have sufficient coverage ratios, your application will be processed.

5.6.2 ABP WEBSITE

The [ABP website](#) provides more information about the various schemes and the transfer of pension benefits.

5.7 Insurances

5.7.1 HEALTH INSURANCE

Within four months of your arrival in the Netherlands, you will have to take out basic health care insurance (on penalty of a fine) with a health care insurer. The basic insurance covers the costs of regular medical care, such as the costs of a general practitioner, pharmacy costs and the costs of a stay in hospital. You are not obliged to take out further supplementary health insurance. The obligation to take out basic insurance, however, also extends to your partner and children if they are also living in the Netherlands. No premiums have to be paid for children under the age of 18. You are free to select a specific insurance company.

The Netherlands' health care system is organised around the general practitioner. Everyone should register with a family doctor, who is the first person you should go to when you have a medical problem. If you need treatment by a specialist, the family doctor will refer you.

The eight UMC's in the Netherlands have a collective health care insurance for the benefit of their staff and their family members: [The UMC Zorgverzekering](#). You can, however, privately take out health insurance with any other insurance company if you wish.

Please note:

Because basic health insurance is obligatory in the Netherlands, many embassies require you to show proof of valid medical insurance (travel insurance) when you collect your visa to travel to the Netherlands..

5.7.2 DO YOU HAVE TO TAKE OUT BASIC HEALTH CARE INSURANCE?

By way of a [flow chart](#), you will be able to determine whether you need to take out basic health care insurance with a Dutch insurer. ISD will be happy to assist you once you have arrived in the Netherlands.

The Sociale Verzekeringsbank (SVB) is the organisation that implements national insurance schemes in the Netherlands. If you want to be sure where you stand, you can always submit your case to the SVB. You can do this by submitting the '[Investigation into Wlz insurance](#)' form. You have to answer the questions in this form and submit it to the SVB. The SVB will then determine whether your personal situation obligates you to have to take a Dutch health insurance.

AON

AON AON is an insurance provider catering specifically for students. They also offer basic health care insurance for scientific staff. This insurance may be interesting to you, since you can terminate the insurance without having to give notice.

If you take out [AON's ICS Complete – Health, Travel & Stay insurance](#), for a small amount per day you will be insured against medical costs as well as liability.

5.7.3 LIABILITY INSURANCE

Liability is the obligation arising from the operation of law or agreement to compensate a loss or damage. In the Netherlands, it is common (though not obliged) that individuals have legal liability insurance that covers the costs of damage or loss caused upon someone else. It is a private insurance that cannot be arranged by the employer.



RELEVANT WEBSITES

IMPORTANT DOCUMENTS TO BRING TO THE NETHERLANDS

- Passport and visa
- Travel insurance
- Birth certificate (translated and/or legalised)
- Marriage certificate (translated and/or legalised)
- Proof of registration with and deregistration from the municipality (in view of a 30% scheme application)
- Cash to cover the first costs of living during at least two weeks
- Passports and visa of accompanying family members
- Diplomas (translated and/or legalised)

Relevant websites

1	Euraxess for researchers
2	Site Dutch government
3	Housing Utrecht University
4	Come to work in the Netherlands (IND)
5	Basic health care insurance AON
6	Sociale Verzekerings Bank
7	Dutch language course
8	International Neighbor Group
9	Public Transport - train - bus - general
10	International School Utrecht
11	University Utrecht international staff and guests

Code of conduct

Map Utrecht University Campus

Map Netherlands

Map Utrecht city

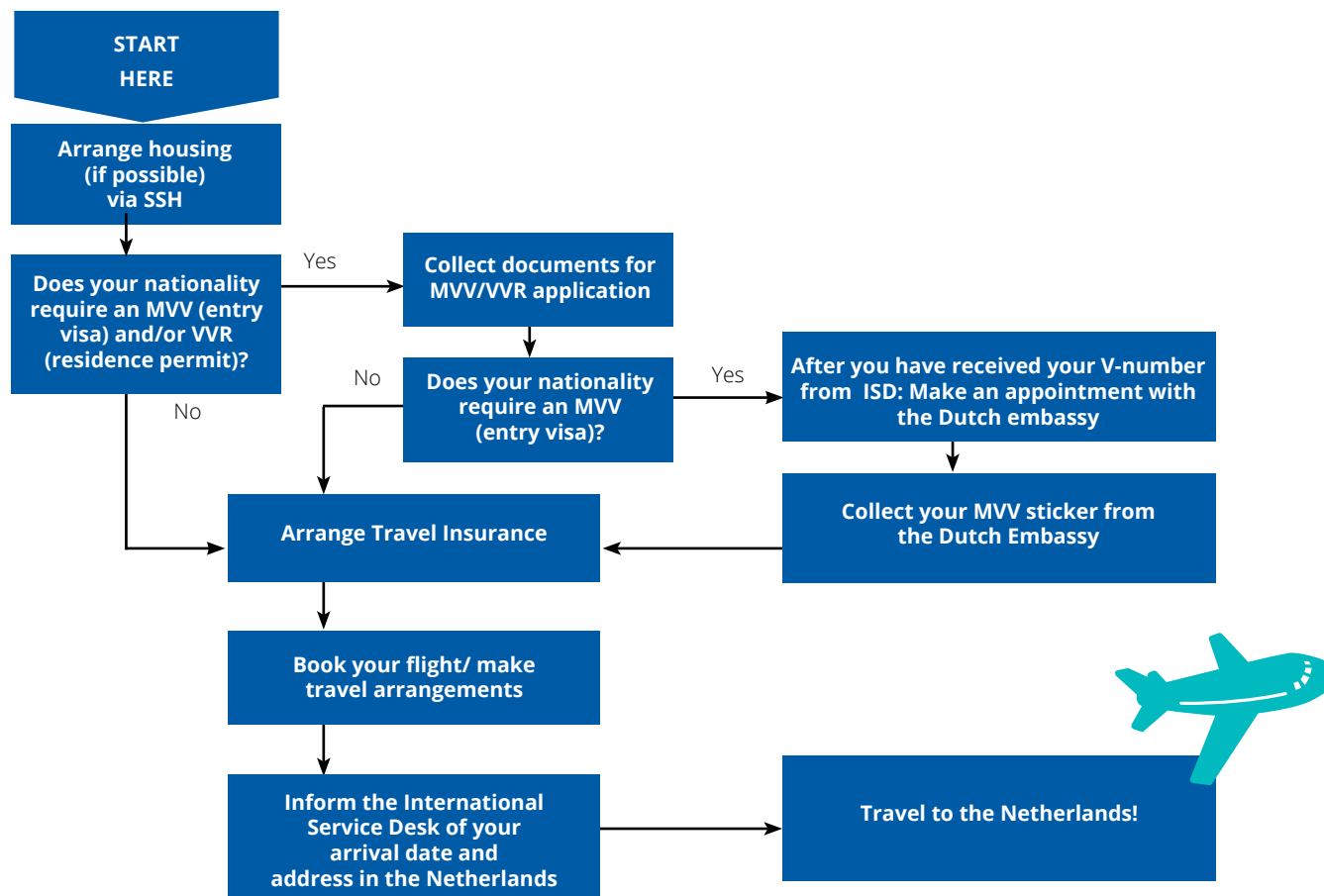


Hijmans van den Berghgebouw

FLOWCHART - WHERE TO START AND WHAT TO DO

ISD will contact you about you and your family members' (if any) visa applications. ISD will require a number of documents to organise this for you. Submitting these documents must be your first priority.

Then, a number of other issues will need your attention, see the flow chart below.



CONTACT INFORMATION

International Service Desk (ISD)

Heidelberg 8, room 036-038A

3508 TC Utrecht

Tel: 030 3531934

internationalservicedesk@uu.nl

UMC Utrecht

P&O Service Centrum
Huispostnummer D01.213
Postbus 85090
3508 AB Utrecht

Visiting adress: H01.229

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3584 CX Utrecht
Monday till Friday 9 AM to 5 PM. Closed on public holidays

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Emailadress for new employees:

POServiceCentrum-indienst@umcutrecht.nl

Tel: +3188-7555155

