



## Insurance

- **Insurance in the Netherlands**
- **Health insurance**
- **House insurance**
- **Car insurance**

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### Insurance in the Netherlands

There is a great variety of insurances (*verzekeringen*) to choose from in the Netherlands. Some of these insurances are (partially) compulsory, many are voluntary. A basic health insurance policy is compulsory in the Netherlands, and if you own a car, you must have liability insurance for it. In the Netherlands, insurances can be obtained at your bank, as well as other companies and organisations. Please consider beforehand which voluntary insurances are necessary in your particular situation.

### Health insurance

#### *Entitled to basic insurance*

Everyone who is entitled to AWBZ is obliged to arrange a basic health insurance. You are entitled to AWBZ if you are a resident of the Netherlands and/or are employed in the Netherlands. Being a resident in this context means: you live in the Netherlands and, if you are a foreigner, you have a residence permit. Being employed means: you have an employment contract and receive a salary in the Netherlands.

#### *Exception*

Whether a person (who does not receive a salary, but is a resident) in the Netherlands is obliged to have a basic health insurance depends on whether the person intends to reside temporarily or long-term in the Netherlands. In general, a stay of up to one year is regarded as temporary.

### *Temporary and long-term*

Researchers who are under the age of 30 are NOT required to have a basic health insurance if they are taking a doctorate without receiving any kind of salary. Researchers ARE obliged to have a basic health insurance if they receive a salary.

For researchers who do not receive a salary and who do not belong to the category of grant-funded PhD candidates younger than 30, the criterium for compulsory health insurance is whether they are regarded as TEMPORARY or LONG-TERM residents.

In order to determine whether a person is residing temporarily or long-term in the Netherlands, it is not the residence permit, but the actual conditions of their stay which are taken into account. A person is considered to be a long-term resident of the Netherlands if the country is the principal focus of his or her social life (legally, economically and socially).

### *Penalty*

In the event of non-compliance with the obligation to have a basic health insurance, the insurance premium must be paid retrospectively and a penalty of 30% of this sum may be levied.

An employee who is not obliged to have a basic health insurance and who is not covered by the EU healthcard must arrange a private health insurance. This can be arranged through Zorg en Zekerheid, for example.





## Insurance

### *Coverage by home insurance*

Firstly, it is important to find out whether it is compulsory for you to obtain Dutch public health insurance. If this is not the case, it is worth finding out whether you are sufficiently insured for basic medical care through your existing insurance policy in your home country.

### **House insurance**

There are various options for insurance concerning houses. For example, a bricks and mortar insurance (*opstalverzekering*) covers damage to your house, such as damage caused by fire. This type of insurance is not compulsory in the Netherlands. However, if you wish to get a mortgage, a homeowner's insurance policy will most likely be required.

Another non-compulsory type of house insurance which you could opt for is fire and theft insurance (*inboedelverzekering*). This insurance covers all your belongings that are inside your house such as your computer or television. For more valuable objects, a high-value items insurance (*kostbaarhedenverzekering*) would be more advisable. This insurance covers expensive valuables such as art collections.

### **Car insurance**

If you have a car, vehicle insurance (*autoverzekering*) is compulsory. In general, this insurance will cover damage done to third parties. An all-risk insurance is optional, it covers theft, damage to your vehicle and personal injury. ■



## Expat Centre Leiden

The Expat Centre Leiden provides a warm welcome to expats who live and work in the Leiden region. The Expat Centre will help you find answers to questions about the issues you will deal with when settling in Leiden.

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