

Whenever you receive income from a Dutch source and therefore pay social premiums, you are obligated to have the Dutch basic health insurance. TU Delft offers you a range of basic and additional insurances with a discount and extra conditions through your insurance advisor International Insurances.

The lawful starting date of your insurance is the same date as the starting date of your working contract/you registered with the municipality and received your BSN and residence permit, non-EU nationals.

Accompanying family members need to apply for the Dutch basic health insurance as well. The Dutch basic health insurance will start on the date they registered with the municipality. (When have received BSN and residence permit, non-EU nationals).

### **Coverage public health insurance and deductible excess**

The content of the public health insurance is determined by the Dutch government and covers the most essential health care.

Sometimes the public (basic) health insurance cover does not suffice and you might need an additional coverage.

Examples are dental care, physiotherapy, pregnancy, coverage in case of emergency. Outside of NL- Dutch prices are held.

The additional coverages and premiums are different per insurance company.

When we make medical costs, we always have to pay a certain amount ourselves. This amount is € 385,- per calendar year. You usually pay this for medicines, tests, specialist care after a referral from the general practitioner and hospital care.

### **Contracted insurance companies TU Delft.**

Please visit [www.internationalinsurances.nl/tudelft](http://www.internationalinsurances.nl/tudelft) for more information about the contracted companies by TU Delft.

On the page click the button "Employees". There you will find detailed information and related documents, coverage overview (package comparer), premium tables and in short the differences between the two insurance companies contracted by TU Delft, Zilveren Kruis and OHRA.

### **Want to apply?**

If you want to apply for the Dutch health insurance, send us the following information and which company and packages(s), excess, you prefer and we will complete your application online.

- Address in the Netherlands
- Full name (Family name and first letters given names) per person
- Day of birth per person
- Date registration at the municipality
- Starting date working contract
- BSN (social security number) per person
- Dutch bank account number
- Residence permit, both sides (if from outside the EU) per person
- Nationality per person
- Dutch mobile phone number (if in possession).

### **Documents you have to send to us are:**

- Residence permit(s) (both sides) from each person
- Working contract TU Delft

**Liability insurance.**

Unfortunately accidents do happen. To be protected against a variety of situations during your stay in the Netherlands other insurances might also be important. We certainly strongly advise you to be insured for liability.

The financial complications could be enormous if someone is holding you, or family members (children) accountable for damage you caused unintentionally.

When you do have a liability insurance, the insurance company will stay in contact with the other person.

Do you want to receive information about a liability insurance? Third party?  
In the Netherlands it is a common insurance to have.

The yearly premiums are for example around € 45,- for one person,  
for a family without children around € 70,- and for a family with children around € 80,-.  
If you wish, we can send you information/calculation.  
Please let us know.

**Temporary insurance.**

It is not uncommon that the process (receive the BSN and residence permit, non-EU nationals takes some time. For this reason, we strongly advise you to take out a temporary health insurance for you and/or each family member.

Please check our website for more information:

<https://internationalinsurances.nl/en/services/for-you-as-employee/tu-delft/>

You have to scroll down.

Looking forward hearing from you.

When you have questions, now or in the future, please don't hesitate to call us (088 – 121 221) or to send an e-mail ([tudelft@internationalinsurances.nl](mailto:tudelft@internationalinsurances.nl)).