The Expat Focus Guide to

MOVING ABROAD

www.ExpatFocus.com

Ver 1.1 2010 edition

Essential information for new expats

What you need to know before moving abroad

Thank you for purchasing this Expat Focus guide to moving abroad. The guide is based on years of experience dealing with expat issues and we hope you find it a useful tool for planning your move to another country.

The first part of this guide (sections 1 to 21) explores the main issues which all prospective expats should think about when considering a new life abroad. The old adage about "planning to fail if you fail to plan" is never more true when applied to those moving abroad, especially if doing so for the first time. No one can guarantee that they will be able to move to another country successfully but with research and careful planning you can give yourself the best possible chance of doing so.

IN THIS Guide

- 1 The Basics 2 Immigration 14 Safety
- 3 Getting There 15 Language 16 Education 4 Property
- 5 Employment 17 Pets
- 6 Health
- 7 Cost of Living 19 Culture Shock
- 9 Currency Transfers
- 10 Banking
- 11 Taxation 12 Wills & Inheritance

- 13 Pensions

- 18 Arrival
- 8 Credit & Debt 20 Expat Women
 - 21 Television Abroad
 - 22 Checklists
 - 23 Additional Resources
 - 24 Expat Focus

While reading these sections, take the time to reflect on your own circumstances and think about how the issues discussed apply to you. Make notes or reminders as you are reading. These notes will become useful when using the checklists later. It is important at this stage to be realistic about your own abilities – for example, if you are concerned about your foreign language skills be honest with yourself and make a note to that effect. Having read through the information in section one you should now be in a position to start planning in earnest.

Part two of the guide is devoted entirely to checklists, essential when dealing with the complexity of a move abroad. Although the checklists are detailed and wide-ranging, it is important to remember that they are only a starting point – there will almost certainly be items applicable to your own circumstances which you should add yourself (it may be helpful at this stage to refer to the notes you made while reading through part one). Also, although the checklists are presented in a sensible chronological order as far as particular tasks are concerned (e.g. starting with research and evaluation and ending with socialising and leisure after you have arrived), every expat is



Make the right moves when moving overseas

different and you are encouraged to create your own chronology as far as individual tasks are concerned.

Feedback regarding this guide is very welcome and may be sent through the feedback form at

http://www.expatfocus.com/contact

We appreciate all comments and work hard to improve the guide every year.

From everyone at Expat Focus, good luck with your move abroad!

THE BASICS

www.ExpatFocus.com

Research and planning are crucial

Should you stay or should you go?

Why Move Abroad?

People these days leave their home countries to live and work abroad for a wider variety of reasons than ever before. Ease of travel and communications, increased knowledge of foreign destinations and the development of a truly global economy have encouraged people of all ages and backgrounds to become expatriates.

The largest single category of expatriates from western countries is almost certainly those who are posted overseas by their existing employer on a temporary basis - the staff of large international organizations or the diplomatic staff of overseas embassies, for example. However, more and more people are now choosing to move independently to another country, for employment or retirement purposes or just to experience a different environment and way of life. The decision to move to a different country might be based on:

- · Better quality of life
- · Warmer climate
- · Lower cost of living
- · Availability of more rewarding employment
- · Interest in a different culture
- · A relationship

There are now many different types of expatriates: young single people or married couples, people who work overseas for short periods while their families remain at home, retired couples and families who relocate either on a temporary or permanent basis taking their children with them. There are also many expatriate families who, due to the nature of their work, move from one foreign posting to the next over a period of many years.

Despite the vast variation in the circumstances and backgrounds of



Weigh up all your options before deciding whether or not to move abroad

today's expats, there are also many things that most expatriates have in common, not least the factors that they will need to consider and deal with when making a move to a different country - both before and after arrival in their destination. This guide outlines these factors and discusses many of the most important issues facing expatriates and their families. It is intended to aid those who are considering an overseas move for the first time, and also provides a comprehensive checklist of 'things to do' for the seasoned expatriate who is approaching their next posting.

Research, Evaluation & Planning

Whether you are considering a temporary or permanent move to a different country it is important not

to rush the decision making process, especially if you are taking your family with you. Not everyone is suited to expatriate life, although for many it will be a thoroughly enjoyable and life-enriching experience. Find out as much as you can in advance about life in the country you plan to move to, and consider carefully whether it will suit you and your family.

Use the Internet to get as much information as you can about your chosen destination. Most countries have expatriate community websites with personal articles, blogs and lots of practical advice and information to help new expatriates settle in. You may also be able to find travel books, videos or CD-ROMs about the country you are thinking of moving to in your local library. Take the time to watch

Don't rush into things

A hasty decision to move abroad often leads to problems later. Take the time to research life overseas before making a decision and evaluate both the positive and negative aspects carefully. the videos or browse travel literature together as a family, and discuss the likely benefits of the new destination as well as any concerns that family members may have. If you are thinking of moving to a distant location, find out how easy and affordable it will be to make trips home, or for family and friends to visit you. You'll need to consider whether there are direct flights or not, and what the overall travelling time is likely to be, as well as the cost. Remember how stressful long-distance travel can be, particularly if you are travelling with young children.

If at all possible, visit the country you are planning to live in before making up your mind, but remember that daily life there will be very different from your experiences as a short-term visitor. Talk to other expatriates about their experiences, and ask them about the best and worst aspects of life there. Even if you don't have any existing expat contacts in the country, you will often find that expats tend to congregate in particular areas of town, or in favourite coffee bars or restaurants, where it may be easy to strike up a conversation with them. Lessons learned at this stage, before you commit significant time and money, may be extremely valuable.

If your chosen country has few other foreign expatriates, consider whether you might feel isolated, or whether you will enjoy the experience of being the only foreigner(s) in the local community. Life can be very challenging if hardly anyone else speaks your language and the culture is radically different. Remember that if you go to a country with a large expatriate population you will have an almost ready-made social network, there will probably be international schools that your children can attend and you will be able to find familiar imported products. However, those living almost exclusively in large expatriate communities miss out on getting to know the locals and experiencing the native culture, often one of the most rewarding aspects of living in a different country.

Consider whether you are likely to fit into the culture of the country you are thinking of moving to, particularly if is very different from your own. However, don't forget that when dealing with the intricacies of daily life, there can be major differences even between countries such as Britain and America –

to the frustration of many trans-Atlantic settlers! If considering a move to a very different society, such as from a liberal western democracy to a Middle Eastern Islamic society, you will likely face huge cultural differences. For example, women may have less freedom of movement in such societies, and the consumption of alcohol may be prohibited or allowed only in private homes. Similarly, in some eastern countries such as China, the concepts of personal privacy and freedom do not exist as they do in the west. In becoming an expatriate, you will become much more conscious of the need to observe cultural norms and traditions, something that you probably would never thought about when living in your home country.

You and your family may be involved in various organisations or activities at home that might not be available in your new country, including particular churches or other religious institutions. You should investigate what options are available in the new destination, and whether it would present any difficulties if you have to adapt your leisure, social or spiritual practices to the new environment.

It is important to research the year-round climate of your chosen destination, particularly if you have only ever visited during the summer holiday season. Life may be very different in the middle of winter, particular if the weather conditions are extreme. Take into account any environmental risks such as earthquakes or cyclones, and whether the level of risk would be a concern to you and your family. Try to find out whether there are other health hazards such as high pollution levels or high levels of pesticides in local produce. These may be a particular concern if you're travelling with children, or if family members suffer from respiratory conditions such as asthma.

If you are thinking of moving to a northern European country, consider whether the lack of sunshine, and the relatively short daylight hours in winter, would be a problem for you and your family – remembering that it is often dark by around 4.30 p.m. On the other hand, summer offers the benefit of long light evenings in these countries, although it may be too cool to want to stay outside for long. If considering a move to a country with a hot climate, find out how high the temperatures

and levels of humidity actually are and consider what it will be like to live and work in such conditions, bearing in mind of course that you will probably have air-conditioning to help cool you down when inside.

What about the general environment of your chosen destination? If you are used to wide open spaces, will you be able to adapt to life in a densely populated city such as Singapore or Hong Kong? On the other hand, if you are moving from a city or town to a remote rural area, keep in mind that you will no longer have all the conveniences of supermarkets, corner shops and food delivery services readily available.

Consider your family circumstances and how these are likely to change within the next few years. If recently married, for example, do you plan to start a family, and if so, is there likely to be an acceptable standard of medical, educational and social support facilities available in your chosen destination? Will your family (still) be eligible for social security benefits and paid maternity/paternity leave?

Try to find out about the crime rate and personal security situation - in some countries petty crimes such as pick-pocketing and burglaries may be common, while in others there may even be a high risk of violent robbery or terrorist attacks. Consider whether the likely benefits of living in such a country outweigh the risks.

At a minimum, wherever you move you will find differences in the food, weather, social and business customs, and when the initial novelty wears off you might miss the familiarity of your own country and culture. Try to plan ahead for just such an eventuality and decide how you will react to feelings of homesickness and isolation.

If you are planning to retire abroad, find out as much as you can about what retired life is like in your chosen country, it is often very different from the life experienced by other expats. How will you occupy your time - are there facilities for you to pursue your chosen interests and leisure pursuits? Are there many other retired expatriates living there who you can make friends with? What are the medical facilities like? Will you be eligible for social security benefits? How will your pension be paid to you, and

will you be taxed on any income from overseas?

Most importantly, start preparing for the move as early as possible. Make a checklist of everything you need to do and the documents you'll need (see section 2). If you are being posted overseas by your employer, you might be lucky enough to enjoy the services of a relocation agency to assist you with the practicalities of moving, while others will have to deal with everything by themselves. Whether or not you have professional assistance with your move there is no substitute for good planning and organisation on your own part and you will almost certainly benefit from the experience of learning about your new country in the process.

Contingency Planning

Moving house within the same country is a stressful experience, a move overseas even more so. Complicating factors are a lack of familiarity with everyday customs and procedures, language barriers and mixed emotions about the move. Understand that things may not always go smoothly and that there will likely be unanticipated problems to deal with. Accept that people do things differently in other countries, and that the infuriating delay in processing your work permit, for example, is one aspect of the slow pace of life that might have attracted you to the country in the first place. Patience and a sense of humour will definitely help!

In the ancient world, commanders of Greek and Roman armies would often 'burn their boats' or 'burn their bridges behind them' as they advanced on to foreign soil to ensure their troops did not think about home and retreat but instead were forced to concentrate on going forward and being successful.

Fortunately, the modern expat is not in the business of fighting battles (except, perhaps, in the boardroom) and although the general wisdom of looking forward rather than backwards still holds true, the new expat may wish to be a little less cavalier about 'all or nothing' approaches at the outset.

Primarily this is because nobody can know what the future holds. In spite of large amounts of research and effort, it is always possible for an expat to find that it is necessary to head back home.

This can happen for any number of reasons. Some expats find it difficult to settle into their new country. Others may be driven to go back for financial or family reasons. Whatever the reason, some statistics indicate that around 30% of new expats look to return home after less than 2 years in their new country.

In such circumstances, finding that your bridges have been burned behind you will not help make this a smooth process. It may, therefore, be sensible to think about having a contingency plan, an 'escape route', just in case you need it.

What such a plan is will vary from one person to another but here are a few issues to consider:

House/Property Retention

If you have to leave your new country fairly quickly and all your capital is tied up in your expat home, then delays in selling it could hurt you. It could make it difficult for you to rent or buy a property when you get home.

Some expats keep their original houses 'back home' and either mothball them or rent them out until they are sure they are happy in their new country. There are pros and cons to this but it is worth thinking about, at least for an initial period.

Do remember though that renting your house out while overseas can mean a fairly constant 'engagement' in sorting things out back home at a time when you would perhaps prefer to be concentrating exclusively on your new life.

Contingency Funds

When you have just moved to a new country one thing you can be sure of is that your finances will be under pressure. If humanly possible, it is worth putting a little to one side in an 'emergency exit fund' because if you need to move quickly then it'll be difficult to do so if the coffers are empty.

Home Country Bank Accounts

In today's technological world, keeping

a bank account open in your home country whilst living overseas is not usually a problem. In most European countries most banks (though sadly not all) can handle overseas addresses.

If you can keep an account open with a little money in it you may find this advantageous if you have to go back. Many people have built a relationship with their bank over many years and as a result they will have a 'good reputation' and credit score recorded against their account that can help to secure loans and other bank facilities. If you close all your accounts when moving overseas you may risk losing this unofficial 'rating' and you would need to rebuild it again from scratch if you go back in the future.

Maintaining a bank account also means that you retain an ATM card valid for your home country - useful if you go back at short notice. This also applies to some credit cards.

Building Local Relationships

If you do have to return home quickly and permanently, there is a good chance you will leave loose ends behind to be tidied up. This can include things such as estate agent liaison, garden maintenance, dealing with post and local bills etc.

You can pay property management companies to do all this for you but that can be expensive. If you have built relationships in the local community you are more likely to be able to rely on your neighbours for at least some assistance.

Passports

When living overseas, particularly in the continental EU, it is easy to forget about passports as one can drive for several thousands kilometres through numerous countries without needing one. It is therefore very easy for them to expire without you having realised it.

It can be quite a shock if you cannot then get back into your own country if it has tight passport controls such as the UK, USA or Australia. Although passports originally were a permission to leave a country, today they are more often used as a method of checking someone's right to enter a country. If yours has expired and you need to return home quickly,

you may find yourself in for a nasty shock when you reach passport control. Avoid this problem by checking your passport's expiry date NOW and setting a reminder for renewal in plenty of time.

Solicitors

If you need someone to act legally on your behalf in the event that you need to return home quickly, then trying to find a good local solicitor in a hurry is probably both a risk and a hassle you could do without.

Protect your interests by getting local recommendations as to a Notaire or solicitor from the time you first arrive. You don't have to do anything but keep their name and address handy 'just-incase'.

House Selection

If you are returning home permanently, unless you plan to rent out your overseas house, you will probably be looking for a fairly quick sale. Although many people understandably do not like thinking about such things when they are buying, it may be worth trying to stand back, look critically at the property and ask yourself, "Could I sell this quickly if I had to?"

Remember those houses that would appeal both to expat and local buyers will be easier to sell than those targeted exclusively at the expat marketplace.

Emergency Escape Routes

Sadly, some countries (or areas within them) are politically unstable. Even in Europe there are several countries which now count as major expat destinations that less than 10 years ago were involved in major internal armed conflicts and civil war.

If you are planning to move to such a country then taking expert security advice from your own government is essential prior to leaving home. DO NOT just take at face value what the estate agent or locals are telling you regarding the security situation.

In any such country, however peaceful things may seem now, it is always prudent to think about how far you are from major centres and how easily/ quickly you could get to a port, airport, or railway terminus if the situation deteriorated in the future. You may also want to consider how quickly you could reach an international border by road if need be.

Although such circumstances are very rare, civil unrest and dangerous international situations can arise suddenly and the consequences for expats can be severe. Thinking about such things in advance and planning your response is the best way of reducing the risk to yourself and your family.

A last word...

To make a success of your new life abroad you must be positive and determined. Constantly thinking about grim circumstances which may mean you have to go back is no way to start your expat life! Keep everything in context and try not to become preoccupied with things which might go wrong - problems are rare and the majority of expats never need to consider returning home ahead of plan. However, a few basic steps by way of contingency planning may not only come in useful in the rare event that you do need to go back, but should also give you extra confidence and peace of mind even if you don't.

Always remember that, although it is important to research your chosen destination carefully, you won't know what it is really like to live there until you've actually made the move. You'll need to give yourself at least a year or more in the destination to decide whether it is right for you and your family. Even if you plan to move there for good, always keep your options whenever possible.

IMMIGRATION

www.ExpatFocus.com

Visas, residency permits and citizenship

Be prepared for bureaucracy and long delays

Wherever you move to, you are likely to have to deal with a huge amount of paperwork and bureaucracy and no matter how insignificant that old document at the back of the bottom drawer may seem now, the chances are at some stage you'll have to show it to someone. Moving countries can be a bureaucratic nightmare at the best of times but will be easier if you come prepared.

Immigration and Work Permits

Immigration regulations vary enormously between countries and it is absolutely essential to obtain specific information regarding the country that you are planning to move to, finding out well in advance what types of visas or permits, if any, are required for yourself and any family members accompanying you, and what the procedures and timescales are for obtaining these.

Ensure that you use a reliable source of information to check the up-to-date visa and residency requirements for your chosen destination. Call the consulate in your home country, or check their website. You can also check the website of the country's immigration department, often part of the Home Affairs Ministry or Ministry of Justice. Make sure that your passport has at least six months validity remaining, otherwise you may be refused entry to the new country.

The citizens of EU and EEA member countries are generally allowed to enter other EU/EEA countries freely to live and work, although there are temporary restrictions on freedom of movement between the countries that joined the EU in 2004, and other EU/EEA countries. Even if you do not need permission to live and work in a particular country, there may be legal requirements to register your presence there and to apply



Form filling and other forms of paperwork are unavoidable for the prospective expat

for a residence permit or identity card on arrival.

For relocations outside Europe, or from non-European countries into Europe, you will need to check the visa requirements for entry, as well as the residence and work permit requirements. It is often the case that the citizens of one country can visit another for a temporary period of up to three months without needing a visa, but as a temporary visitor you may not be allowed to seek employment during your stay.

If applying to live and work in a particular country, check what documents are needed to support your application. Some countries require you to undergo a medical examination and to include the medical certificate in your

visa application. You are also likely to be required to submit bank statements, your work permit or offer of employment or other evidence of sufficient funding to support yourself and your dependents while in the country.

The types of documents you will almost certainly be asked for at some stage of your move and settlement in the new country include birth certificates, marriage certificates, divorce/custody papers (if applicable), educational certificates, medical certificates (including those for your pets!), tax and social insurance records and driver's licences. You will probably need multiple copies, although it may be cheaper to have the copies made when you arrive in the new country. Some countries will require you to have your important

Do you know the rules?

Rules surrounding visas and permits may have changed since other expats moved abroad so make sure your information is up to date - check with the official government website or call the consulate.

certificates certified, notarized and apostilled while in your home country – check the immigration and employment procedures for the country concerned to find out whether this is necessary. You may also have to get the documents translated into the language of the country that you are moving to.

Most countries require non-nationals who are not covered by a special arrangement such as the EU/EEA agreement to obtain a work permit before they are allowed to enter the country for the purposes of living and working there. In some cases, however, you are allowed to enter on a short-term visitor's visa to look for work – check the visa regulations on the country's embassy website to find out what rules apply to you.

Although specific procedures vary, it is normally the responsibility of the employer offering you a job to apply for your work permit to the relevant labour authority in their country, confirming that there are no suitable local applicants for the post. Some countries also operate quota systems for work permits in different employment categories, and applications are not approved once the annual quotas are exceeded. Once a work permit has been obtained, you will have to submit this to the relevant embassy or consulate in your home country to support your application for an employment or residence visa.

In most cases, work permits are not transferable to different employers and jobs – if you want to change your employment once in the country, you will need to obtain a new permit. Permits may be renewable once their initial period of validity has expired, if you are continuing in the same job, but this will vary between countries and will be subject to approval of the relevant labour authority.

Residence and Citizenship

Once you arrive in the new country you may be required to apply for a residence permit and/or an identity card. Find out from the immigration department or the country's consulate in your home country what the rules and procedures are. Some countries require you to register with your local authority shortly after arrival and to re-register if you subsequently move to a different part of

the country.

If you plan to apply for citizenship of your new country, you may have to have to wait for a number of years. Most countries have minimum residency requirements unless you are married to a national of the country or have close relatives who are nationals. If the new country does not recognise dual nationality, you will be required to surrender your original nationality on obtaining citizenship.

Retirement

Some countries, Malta and Malaysia for example, have special programmes aimed at attracting foreign nationals to retire to their countries. These often offer benefits such as preferential tax rates, but they may also prohibit participants in the programme from taking any paid employment in the country, and may require them to deposit a specified minimum sum of money in a bank account as security. In the case of Malaysia, for example, a minimum fixed deposit is required, but a percentage of this can be withdrawn after a year for the purpose of buying property within the country. There may also be minimum age or income requirements for eligibility for such programmes. Check the immigration department website of the country you are interested in moving to in order to find out if they have a retirement programme for foreign nationals and what the eligibility criteria are.

If you are planning to retire abroad under one of these schemes, make sure that you check all the relevant terms and conditions and consider how these are likely to affect you. For example, if the programme does not provide the security of permanent residence status, it might be particularly important to retain a base in your home country. If you are not allowed to work under the scheme, you will need to ensure that your assets or overseas-generated income will be sufficient to cover your living expenses for the foreseeable future. For anyone retiring overseas, it is crucial to ensure that adequate arrangements are in place for receipt of pensions or other overseas-generated income in the new country of residence, and to consider the potential impact of future changes in their financial situation.

Useful Links

U.S. Department of State Visas Website http://travel.state.gov/visa/visa_1750.

Australian Government Department of Immigration and Citizenship http://www.immi.gov.au/immigration/

Immigration New Zealand (INZ) http://www.immigration.govt.nz/

Citizenship and Immigration Canada (CIC) http://www.cic.gc.ca/english/immigrate/index.asp

Official British Government website for visa services http://www.ukvisas.gov.uk/en/

GETTING THERE

www.ExpatFocus.com

How to get there safely

...while making sure everything is "handled with care"

Once the decision to go has been reached, decide whether it makes sense to book your travel tickets as soon as possible in order to get the best deal or if you should wait to give yourself more flexibility and take advantage of any last minute offers. Expats already living in the destination country often travel back and forth to their country of origin and are familiar with the best deals. Ask for recommendations.

Whether or not you decide to own a car abroad may depend on the availability, reliability and cost of public transport. If considering taking your own car, weigh up the cost of transporting the vehicle and paying import duties, compared with the cost of buying or hiring a new car. Also take into account the availability of parts for your car, and the likely cost of servicing and repairs, particularly if the make or model is not widely available there.

Some countries allow foreign nationals to drive for a limited period on their own licence or on an international licence, and EU nationals can sometimes use their own licences indefinitely to drive in other EU countries. There may be an international agreement in place allowing you to exchange your own licence for a new one without the need for a test. If not covered by this type of agreement, you may need to take both a written and practical test.

Find out what taxes are payable on car ownership and what types of insurance are required. Third Party Liability insurance is a minimum requirement in many countries, but comprehensive insurance is usually preferable.

Driving behaviour differs widely between countries and many expats comment on what they see as poor driving skills which make driving in their host country particularly hazardous. If you do decide to drive, be extra careful,



A professional removals company can help make your move go smoothly but always compare quotes

especially while you are familiarising yourself with the road system and style of driving. If you feel extra tuition makes sense, book some lessons.

Ensure that you are aware of and observe the laws regarding speed limits, the use of seatbelts, drink driving, etc., and find out what you are required to do if involved in an accident, as it may be against the law, for example, to move your car before the police arrive.

How Much To Take?

Whether you decide to take all your belongings with you will depend partly on your long-term plans and whether or not you sell your house. If you are moving to the new country on a

temporary basis, be aware that time will probably pass more quickly than you think – you may find yourself returning home with unopened packing cases of things that you didn't really need. Consider what you are going to need in the short term and the longer term separately. This may be a good time to sort through your belongings and donate to charity anything in good condition that you no longer need.

The Cost Of Shipping

Many expats posted abroad by their employers will have the cost of shipping their possessions paid for them.
Others will have to shoulder the cost themselves, and it doesn't come cheap.
The cost of shipping a 40-foot container

Ask for quotes from removal firms

Removal firms' charges can vary significantly so get as many quotes as possible before choosing a service provider. To save time look for an online comparison website which will ask for quotes for you.

from the USA to Europe, for example, will run into thousands of dollars. If you are not taking a whole container-load of possessions with you, it may be cheaper to ship a part-container load, but it will probably take considerably longer for your items to arrive since shipping will be delayed until a full load is ready to be sent to your destination.

Furnished Or Unfurnished?

When deciding what to take with you, take into account whether you will be buying or renting accommodation in the new country. If planning to rent, find out whether rented accommodation is normally fully or partly furnished or unfurnished, and whether you are likely to have any choice in the matter. Definitions of furnished and unfurnished vary considerably between countries so check with your contacts or with lettings agents in the country in advance. Some expatriates have arrived in their fully furnished rented home in the middle of the night only to find that the landlord has not provided bedding, or kitchen utensils, while others have found that an unfurnished property may not even have any units or a sink in the kitchen! Details like these are important when deciding whether to take appliances with you from home, or whether you need to arrange for someone to provide bedding, cups and plates in the property in advance of your arrival.

Also take into account the likely size and style of your accommodation – you might find that your favourite cosy armchairs and sofa are out of place in your new tropical home, or that you can't even get that large dining table through the front door of your new apartment. If you are making a long-term move and considering taking your own furniture, it may be advisable to make do with whatever is provided first, or buy second-hand furniture, until you settle in and get a better feel for the type of furniture that is suitable for your new home.

Will It Work?

When deciding whether or not to take your own electrical appliances, you will need to find out if they will work in your new country and whether adapters or transformers will be needed.

The North American and European

electrical systems in particular are very different, with 220-240 volt outlets being in common use in most of Europe, compared with 110 volt outlets in America and Canada. For any appliances that are not multi-voltage models, you will need a voltage transformer as well as a plug adapter. To complicate matters further, there are at least six different varieties of electrical plug in use in Europe, all of them different from the typical North American-style plug. You might also find that your television set or video player will not work in your new country as there are a variety of different transmission systems in use around the world. The three main television standards, which are incompatible with one another, are NTSC, used in North America and Japan; PAL, used in the UK, Australia and most of Western Europe, and SECAM, used in France and Eastern Europe. This situation is slowly improving but take advice from a suitably qualified technician before shipping your existing TV.

In many cases it may make more sense to buy new appliances on arrival. However, it is worth bearing in mind that some items, especially computers, are cheaper in certain countries, so it may be wiser to bring your own or buy before leaving, even if this will entail the use of adapters.

Removal Companies

Consider if you want (or are able) to transport your belongings yourself or whether you will need the services of a removals company that deals with international moves. Unless you are travelling very light, or making a fairly short move by road, you will probably need professional help to ship your possessions. Ask for quotes from several companies first, ensuring that they visit your home to carry out a survey of your requirements. It may be worth paying extra for the removals firm to pack your possessions for you, particularly if they are going to be transported to a distant country and need special protection for the long journey. Make sure you bring to their attention anything fragile or precious that needs particularly careful wrapping and packing.

Before agreeing to a quotation, ensure that you are fully aware of exactly what is covered in the price, and that the service to be provided meets all of your requirements. For example, does the service include both packing and unpacking of your household effects? What about disassembling and reassembling of furniture? If you are planning to put anything into storage in your destination country while you find accommodation, does the price include final delivery and unpacking at your home, or will you need to arrange collection of the items? Obtain a firm estimate of the likely arrival date of your items and obtain contact details for any agents that will be dealing with the removal in your destination country. Ensure that the removals company is aware in advance of any practical considerations such as the lack of an elevator to your apartment, or likely parking problems.

If using a removals company, you may be required to take out their insurance cover for your possessions. Whether or not this is the case, ensure that you have adequate insurance for anything of actual or sentimental value that could get lost or damaged during the move. Take the time to accurately complete or check an inventory of your possessions to be moved, as this will form the basis for any insurance claim for losses or damages. Find out if insurance is included in the price quoted by the removals company, or whether you are required to pay extra for this.

The removals company should arrange any customs and importation documents on your behalf, but if you are arranging the move independently you will need to find out what documents are required and what import duties and taxes are payable (and whether you are eligible for exemption from these).

Make sure that you set aside the important documents you will need for the journey, such as passports and air tickets, and keep these easily accessible in your hand luggage. Don't forget to book your own travel arrangements, and consider whether you need to take out travel, personal or medical insurance for yourself and your family. If booking travel insurance ensure that the policy covers you as an expatriate rather than a short-term traveller. If you are going to be travelling a lot, as many expatriates do, consider taking out a more cost effective annual travel insurance policy for you and your family but again ensure that you will be eligible for coverage if your main residence is overseas.