

# Living in Switzerland

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Useful  
Information

**Helsana**

Committed to life.

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# Before you move

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## Choosing where to live

- Tax rates and social security vary from canton to canton.
- You can find further information at: [www.bsv.admin.ch](http://www.bsv.admin.ch)
- Apply for a residence permit.

## Preschool and schools

- The education system in Switzerland varies from canton to canton. Preschool options (kindergartens, supplemented by private nurseries) and when children start school differ depending on the canton you live in.
- In principle, children attend preschool (for two to three years), primary school (for six years) and secondary school (for three years).
- After that, there are various educational routes that can be taken, such as grammar school ("Gymnasium", four years) or an apprenticeship (approx. three years), followed by university, Federal Institute of Technology (ETH) or technical college.
- You can find further information on the Swiss education system at: [www.educa.ch/en](http://www.educa.ch/en)
- You can find information on international schools at: [www.ibo.org](http://www.ibo.org)

## Looking for somewhere to live

- There are a whole range of property portals that you can use when house-hunting  
[www.homegate.ch](http://www.homegate.ch)  
[www.immoscout.ch](http://www.immoscout.ch)  
[www.immoclick.ch](http://www.immoclick.ch)
- When you go for a viewing, you will need the following documents:
  - copy of your residence permit/valid identification document
  - copy of your employment contract
  - contact details of your last landlord
  - statement from the debt collection register (information on payment habits, in Germany: SCHUFA report)



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### Customs formalities

- Enquire early about the customs regulations for your car and pets.
- When packing up your things to move, make a list of your household effects, furniture and plants. You will have to submit the list when you cross the border on the day of the move. Rough details are sufficient.
- You can find further information on customs regulations at: [www.ezv.admin.ch](http://www.ezv.admin.ch)

### Residence permit

- For a stay of more than three months, you need a valid work and/or residence permit. For citizens of EU-17/EFTA countries, there is a simplified permit procedure. You can apply for a work and residence permit directly at the residents registration office in the municipality in which you reside within 14 days of your arrival. For the application, you will need ID and a valid employment contract or statement from your employer.
- You can find further information at [www.bfm.admin.ch](http://www.bfm.admin.ch)

### Taxes

- As a foreign employee without a C permit, you will be subject to Swiss withholding tax.
- The tax will be deducted directly from your monthly salary and transferred by your employer to the tax office.
- In principle, all forms required by those subject to withholding tax can be obtained online via the relevant tax office or from the municipal tax office.

### Health insurance

- Under the Swiss Health Insurance Act (KVG), healthcare insurance is compulsory for all persons resident in Switzerland. This covers basic needs in the event of illness, accident or maternity, which is why it is referred to as “basic insurance”. It can be enhanced on an individual basis through voluntary supplementary insurance. From the moment in which you arrive in the country, you have three months to register with a health insurer of your choice for your compulsory basic insurance.
- Put your trust in us. With almost 1.9 million customers, the Helsana Group is the largest health insurer in Switzerland.
- You too can benefit from our experience, innovative capacity, know-how and dynamism as industry leaders. We are happy to advise you and will help you find the health insurance that is best for you.
- Find out in a personal consultation which insurance solution will truly meet your needs.

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Our multilingual advisory team would be happy to advise you from Monday to Friday, 8 a.m. to 6 p.m., on +41 43 340 91 47. If you are already in Switzerland, we would also be happy to come to your home to advise you in person.

### **Arrange an appointment for a consultation**

In addition, Helsana branch offices can be found in all of the large towns and cities. Visit us in one of Helsana's sales offices close to you.

### **Locating a sales office**

Would you like to create your own overview? Our online advice service xcare caters for your individual needs and puts together personal recommendations, so that finding the health insurance that is best for you is simple and understandable.

### **Get online advice**

### **Accident insurance**

- Our tip: If you are employed by the same employer for at least eight hours a week, you are already insured against both occupational and non-occupational accidents via your employer. You can therefore exclude accident cover from your compulsory basic insurance, which would reduce your basic insurance premium by 7%.

### **Giving notice and address changes**

- Make sure you give notice and report your change of address in good time for the following:
  - Deregistration at the registration office
  - Health insurance Only cancel your health insurance when you have decided on a health insurance policy in Switzerland. Make sure there are no gaps in your insurance cover.
  - Car and other insurance
  - Telephone, mobile phone, Internet, TV
  - Newspapers and magazines
  - Forwarding order for your post

# After you move

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## Registration office

- After you arrive in Switzerland, you have 8-10 days to register your address at the residents registration office (known as the Einwohnerkontrolle in Switzerland) in your municipality.
- To register, you will need the following documents:
  - valid official identity document for each family member entering the country
  - one passport photo of each family member entering the country
  - documents confirming your marital status (family register, marriage certificate, divorce certificate, birth certificate for minors)
  - employment contract or statement of university admission for students
  - copy of your current Swiss rental agreement
  - proof of compulsory basic insurance with a Swiss health insurer (this can be submitted later, up to three months after the date of entry into the country).

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N.B. in Switzerland, moving is referred to as “Zügeln”.

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## Personal liability insurance and home contents insurance

- Taking out personal liability insurance for you and your family members living with you in the same household is a must. If you cause damage to property or injure another person, you are held liable under the law and must bear all the financial consequences of it.

- You should also consider taking out home contents insurance for your new home.
- Home contents insurance covers damages to your household effect caused by fire, water, theft or broken glass.
- Our tip: Personal liability insurance is often already included in home contents insurance.

## Health insurance

- Under the Swiss Health Insurance Act (KVG), healthcare insurance is compulsory for all persons resident in Switzerland. This covers basic needs in the event of illness, accident or maternity, which is also why it is called basic insurance. It can be individually enhanced with voluntary supplementary insurance. From the moment in which you arrive in the country, you have three months to register with a health insurer of your choice for your compulsory basic insurance.
- Put your trust in us. With just under 1.9 million customers, the Helsana Group is the largest health insurer in Switzerland.
- You too can benefit from our experience, innovative capacity, know-how and dynamism as industry leaders. We are happy to advise you and will help you find the health insurance that is best for you.
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#### **Driver's licence and car registration**

- Have your driver's licence converted at the road traffic office no later than 12 months after your arrival in the country.
- Our tip: Make sure you don't miss the deadline, otherwise you will have to take the Swiss driving test.

- You can find detailed information on re-registering your driver's licence as well as the addresses of the road traffic offices at:

[www.asa.ch/de/index.php](http://www.asa.ch/de/index.php)

- The following deadlines apply to registering your car:

→ 12 months if importing it as a removal good

→ One month if importing a new car

#### **Motor vehicle insurance**

- To register your car, you need proof of insurance with a Swiss insurer.

#### **Bank accounts and credit cards**

- Open your account in person at the bank of your choice.
- You will need to have the following documents to hand:
  - valid identification document
  - residence permit (in case you do not yet have this, your residence certificate can be used as an alternative)
  - if available: employment contract or university admission certificate

#### **Radio and TV**

- Register your radio and TV with the Swiss agency responsible for collecting radio and television fees: [www.billag.ch](http://www.billag.ch)

#### **Telephone and Internet**

- In Switzerland, you can choose between a range of telephone and Internet providers.
- Find out online which solution is best for you.

# General information

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## Book recommendations

- For an initial insight into the lifestyle, conventions and idiosyncrasies of the Swiss people, we recommend the following (German) books:
  - *Gebrauchsanweisung für die Schweiz* (Instruction Manual for Switzerland) by Thomas Küng
  - *Grüezi und Willkommen* (Hello and Welcome) by Susann Sitzler

## Online communities

- Even before you move, you can get in touch with other newcomers to Switzerland. Popular online communities include the following:
  - [www.justlanded.com](http://www.justlanded.com)
  - [www.expatica.com](http://www.expatica.com)
  - [www.hallo-schweiz.ch](http://www.hallo-schweiz.ch) (in German)

## Tourism

- Switzerland has a great deal to offer when it comes to quality of life, culture and leisure activities.
- You can find a whole range of information on your new home on the Swiss Tourism Federation's official website:
  - [www.myswitzerland.com](http://www.myswitzerland.com)

## Technical appliances

- Please note that different plugs are used for all appliances in Switzerland from the ones you use at home. You can buy the appropriate adaptors in any large supermarket or electronics store.
- The power supply in Switzerland is 230 volts.

## Security deposits

- As soon as you sign a rental agreement, you generally have to pay a deposit. This usually amounts to two to three months' rent and is deposited in a blocked account.
- Our tip: Most landlords accept SwissCaution as an alternative. This is a form of rent guarantee without a bank deposit. Find out more here: [www.swisscaution.ch](http://www.swisscaution.ch)
- Newcomers from non-EU/EFTA countries (without a C permit) must also pay a deposit if they apply for a landline telephone connection with Swisscom.

## Disclaimer

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# Checklist for your move to Switzerland

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## Before you move

- Choosing where to live
  - Find out about cantonal tax rates and social security
  - Choose a school for your children
- House-hunting
- Preparing for the move
  - Prepare your customs and entry papers in full
  - Make sure you have the appropriate entry papers for your car
  - Hire a removal company or organise transport of your personal effects
- Order guide books
  - *Gebrauchsanweisung für die Schweiz* (Instruction Manual for Switzerland) by Thomas Küng
  - *Grüezi und Willkommen* (Hello and Welcome) by Susann Sitzler

## After you move

- Register your new address
- Apply for a residence permit (if you have not already done so)
- Take out health insurance
- Take out personal liability insurance and home contents insurance (within three months of taking up residency)
- Register your car
  - Take out car insurance
  - Have your driver's licence converted
  - Register your car
- Clarify any tax obligations in your home country
- Open a bank account
- Apply for an Internet and telephone connection
- Register your radio and TV with Billag (agency responsible for collecting television and radio fees)



## Further information on this subject

[helsana.ch/einwanderer](https://helsana.ch/einwanderer)



## For telephone advice

If you have any questions or would like to receive personal advice, our multilingual advisory team would be happy to take your call. You can contact us from Monday to Friday between 8 a.m. and 5 p.m. on:

Tel. +41 43 340 91 47



## Visit us in an office close to you

The addresses of our 22 general agencies and 19 points of sale can be found at:  
[helsana.ch/kontakt](https://helsana.ch/kontakt)