



About to Move or New to Singapore?

Me too!

Myself and my fiancé recently relocated to Singapore from the UK and now I am working with Expat Insurance in the marketing team.

As a newcomer myself, I thought it would be useful to give you some tips to help newbies settle into life in the Lion's City.

Before leaving home, make sure you sort travel insurance, you'll need this in place whilst you find time to sort medical insurance. You may have insurance with your new job, but it won't kick in until your Employment Pass is approved, so don't get stuck without it! Singapore has one of the most expensive healthcare systems in the world and you don't want to get caught out! [Call us or drop us an email to find out more.](#)

When you arrive pick up a pre-paid Sim card so you are connected, and not via expensive UK roaming rates! You can purchase a sim up from the airport, the little stands outside the baggage hall. Once you have your Employment Pass, you'll be able to sort a phone and post-paid plan out with one of the well-known providers. StarHub and Singtel are the most popular, and if you get internet, and TV with them as well, you can nab a great package deal!

If you haven't sorted a property yet, then Propertyguru.com.sg is a great place to start, as it will help you decide the right neighborhood for you. Be prepared to sign a 2-year contract, the minimum in Singapore, and you'll need to have 2 months' rent for the deposit and a months' rent in advance.

Once you are moved in, make sure you sort your home and content insurance, [give us a ring](#) and we can help sort out the best deal. We recommend a comprehensive policy as this covers all expensive items even if you go abroad – your UK travel insurance may well no longer be valid! Oh and if you need Engagement ring insurance that will need to be added on. [Our team of experts can help so please do give us a ring.](#)

Once you start working, speak to your HR team to understand what Employee Benefits you are covered for. For example does it cover both you and your partner? Most of the time the coverage isn't that comprehensive [so give the Expat Insurance team a call](#) and we can look at ways to upgrade your plans so you have the ultimate piece of mind.

We would recommend checking you have the following policies in place; Health & Medical Insurance to support you when you aren't feeling great, Annual Travel Insurance to make travelling around Asia hassle free and Childcare Insurance if you are planning to hire a helper, as it is important to make sure you are all covered. We can answer any questions, [so drop us a line.](#)

I love travelling around the city on foot...yep, it is hot and humid but honestly, it's the easiest way to find your way around. Singapore is quite small so getting from A to B isn't difficult. Or if you don't like the idea of getting hot and sweaty, try hopping on a bus. This is a great way to locate your nearest supermarket, medical center, 7eleven and local restaurants. You may need to get a taxi if it rains or it is too far to walk, so download the Grab app (or new to the market is also GoJek), this is the easiest way to get picked up from your exact location and dropped off at your destination.

Singapore is one of the world's most expensive cities so make sure you are fully covered and can begin to enjoy your new home and brilliant lifestyle.

And finally, some other newcomer tips that I thought I might come in handy!!!

- Look around for groceries, by accident I spent \$18 on Chorizo and \$12 on cheddar cheese!!
- Embrace the 1-hour lunch break and the slower pace of walking – everyone else does
- The size of the Malls are massive – I got lost in Suntec City for the day, so be clear where you are going
- Remember everything is “plus plus” - they add GST & service to all bills so 17% more expensive than you think!
- For breathtaking views, make sure you head up to a rooftop bar or restaurant – I love Mr Stork's
- Always carry an umbrella – the rain can come from nowhere and be very very wet!!!
- Enjoy some chicken satay at Lau Pau Sat, an amazing Hawker Market

If you have any questions, then [speak to one of our team.](#)

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