

## Seven Things I Wish I Had Known When I First Moved to Singapore

Kate helps out our marketing team and she has just finished her sixth year in Singapore. Since moving to Singapore, she has got married, had two children, held three different jobs and has almost filled up two passports. For all of the newbies to the Lion City, she has shared some things that she wished she knew before moving here. We hope you find this helpful and if you have just moved here, [give our team a call](#) and we can help with setting you up with some cover to get your new life here ready to roll!

### Singapore is Expensive

I knew this before I moved here, but I did not realize how much the big life stuff cost. In 2016, I fell pregnant with our first son and I did not have any pregnancy insurance (do not try this at home!). I had just started freelancing at the time and we could not afford to have the baby in Singapore. I had to move back to Australia, live with my parents and work for 6 months to have our baby there in the public system. Not ideal. Learn from my mistake and make sure that you have health insurance that has pregnancy cover. [Call the team](#) today if you need any assistance. I wish I had 4 years ago...

### Negotiate

They love a bargain here and they aren't shy about asking for one, it's a great skill to have! When you are looking for a place to live, negotiate hard. Make sure that you have a diplomatic clause included in your rental agreement in case you need to break your lease early and take photos of everything when you first move in. I don't know anyone that has had a smooth move out of a rental property, so record everything just to be safe. [Get home and contents insurance](#) and see that all of your stuff is covered for fire and water damage, as well.

### It is different

Even though you can get all of the creature comforts from home and almost everyone speaks English, culturally it is very different. I wish I had set that expectation before I arrived because it came as a bit of a shock to me. The first few years were tough, and it got hard in places. Talking to people really helped and I saw a professional a couple of times to work some things through. Make sure that you have a policy that covers you for counselling and/or mental health just to make sure that you have a safety net there. [Let the team know](#) if you need any help with this.

### It can take some time

I'm not a patient soul, and I moved here from a city that I absolutely adored for my partner's job. I wanted life to be perfect straight away. It wasn't. We've made some incredible friends over the years, but it took me a while to find my groove in that regard. These things take time to grow and develop, and if it happens straight away – amazing! Being honest with my partner, friends and family helped me through this, but it was a process.

It is hot

Holy moly is it hot, and it's getting worse! I am Australian so I am no stranger to the upper end of the temperature charts, but the heat here is bonkers. My doctor at [IMC](#) advised me that I have to see a skin specialist every 6 months from now on to watch out for melanomas. I also wear zinc cream, SPF 50+ and a hat each day. Regardless of your skin tone, this is something that everyone should watch out for while living here. [Check to see if you have this included in your policy](#) and make sure that you are covered for sun damage. Literally!

Find some doctors that you trust

When I was pregnant with my first child, we did not want to know the sex of the baby. At my 12week scan, my doctor at the time declared 'It's a girl!' without checking if we wanted to know. I was furious and we never went back to see him as I ended up doing the rest of my care in Australia. Ask around and find health care practitioners that you trust. [International Medical Clinic](#) have an incredible team, especially for kids. They go by the international immunization schedules with your little people and their nurses are like family, too. I highly recommend [getting a policy](#) that allows you to see the doctors at IMC.

Oh, and I ended up having a boy. I rest my case.

Supersize your passport

Seriously, upsize it. I am half way through passport number two. BC (before children) we were away once a month. Get an annual travel policy and remember to renew it. I also forgot to do this once and my whole family travelled to Australia for two weeks uninsured. Whoops. Don't be like me. [Drop the team an email](#) and just check if you have insurance and if it is up to date.

Singapore is a great place to live and I feel like I have learned so much since being here. I wish that I had been more proactive with my insurance 6 years ago and things might have gone a bit smoother, but we all live and learn! [Call the team today](#) if you need help with any of this. Or just call them for chat – they are super lovely, and they will have heaps of amazing advice too! Good luck and welcome to Singapore!

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