



* Bosnia and Herzegovina, Canada (excluding Quebec), Chile, India, Japan, Cape Verde, Jersey, Guernsey, Alderney, Herm, Jethou, Macedonia, Isle of Man, Morocco, Montenegro, Serbia, Tunisia, Turkey, Uruguay, United Kingdom, United States, South Korea and Switzerland.

** In this situation a health insurance from your home country, or an insurance from Aon, OOM, InsureToStudy, Cigna, Allianz is right for you. To avoid the fine you still need to apply for the Wlz assessment. This assessment will prove whether or not you need Dutch basic health insurance.

Disclaimer: Exceptions are possible. No rights can be derived from this flowchart. The Wlz assessment at the SVB will always give you a definitive answer about what you need to do in your situation.