



# >> Move it!

You've got what seems like moments to decide on a new neighbourhood, a new school and a new life. *Kate Farr* investigates how to make the best decisions when time is not on your side.

**W**ith some international relocations coming out of the blue, a last-minute job offer can throw even the calmest of multitaskers into a panic. But with a little bit of preparation and flexibility, your upcoming move can feel more like an adventure than a chore. We speak to experienced experts and expats about avoiding potential pitfalls when it comes to moving on.

## Back to school

As any parent knows, finding a school place, be it within a country's local system or at an international school, can be an epic task. So, first on any parent's moving checklist should be identifying and contacting suitable schools without delay. Many employers will have specific education advisors to assist with this process, drawing up shortlists, obtaining enrolment forms and scheduling campus visits for once you arrive.

It's advisable to do as much research yourself as possible beforehand: check online forums and expat websites for as much insider information as possible. If you are interested in a particular curriculum, specialism or learning style (for example, Montessori or Steiner

method), contact specific school associations and governing bodies in the inbound country.

Before you begin your research, Megan Inglis-Davies, director at relocation firm Locations, suggests ensuring that you are thoroughly briefed as to your entitlements. "Find out what type of support your employer is willing to provide. For example, will they cover costs for school searches and the often-expensive tuition fees?"

"Bear in mind that there are often additional costs such as capital levies, debentures, deposits, and reservation and application fees. Determine whether your employer will cover fees incurred to obtain priority admission for your child, should there be a long wait list. Other costs to be considered include school buses, books, uniforms and trips," Megan says.

Once you are armed with this information, Gill Keefe, national director of relocation at Jones Lang LaSalle, believes that engaging the experts early is an absolute must. "It is critical to get the right advice as early as possible so you have a chance to find a school that is the best fit for your family."

Attempting to arrange school places remotely can turn this process

into a huge headache, so Gill advises getting in contact with a full-service schooling expert.

"They should schedule a call with you in your home country to ask for your children's details, curriculum, and type of school you need, and your long-term plans. They can then suggest schools that are appropriate. Once you arrive, they should have set up appointments, tours, and assessments as needed. They should then chase these applications until you are offered places in your target schools. Request, and expect, an end-to-end service!"

If all else fails and a place at your preferred school is not available, then consider your alternatives. Is there a local school that might accept your child while you wait for a space at an international school to become available? Can you increase your commute if needed? Some countries permit home-schooling, but can specify upper age limits, so check with the local education board before committing to this route.

## Relocation, relocation

If your schooling expert has worked their magic, then it's on to step two: house-hunting. Again, Megan recommends starting with a full

breakdown of what is, and just as crucially *isn't*, covered in your relocation package.

“One needs to know if the budget has been worked out realistically, taking into account the family’s needs and the local economic situation. For example, a typical four-bedroom detached house in the US or UK won’t be in the same price bracket in Hong Kong, so there may need to be a complete change in thinking about lifestyle. Consider high-rise apartment living for the first time, or a move further out of the city to find spacious, affordable homes. Take your time; perhaps consider a serviced apartment to make sure that you see the whole picture before having to make decisions.”

What if you can’t visit your new country in person before moving day? Piya Narang of SwiftRelo movers recommends some online detective work. “Recommendations from colleagues and friends are always best, but failing that, check local websites and forums such as [the local

equivalents of] GeoExpat or AsiaXpat to [understand] other people’s experiences.”

Think carefully about items that you can and can’t live without. Items that are essential at home quickly become an added expense when you are unable to fit them into your new apartment. Keep in mind that, particularly in Asian cities, living space is at a premium, so consider storing or selling furniture, replacing it with more suitable pieces once you arrive.

When it comes to international shipping, Piya suggests that you should always obtain three separate quotations. “This will ensure that you get a good idea of what companies are offering, and at what price. If quotes differ significantly, then you should ask questions to make sure that everyone is quoting on a like-for-like basis. For example, are the estimated volumes the same, or is unpacking included in all the quotes?”

“Provide as much information as you can to the moving company to

ensure that you are given an accurate door-to-door cost and consider additional charges for services such as an electrician, handyman or crating of fragile items,” Piya says. “Remember that if you do not insure your items, they are not protected. Most moving companies will offer options to enable you to insure either your whole shipment, or specific items.”

### Health matters

Another important element is your health insurance coverage, and here it can be worth negotiating hard, as British expat Katie explains. “Here in Hong Kong, consultations and treatment are far cheaper in the public sector, but with longer waiting times, and if you’re not fluent in Cantonese it’s difficult to know where to begin. With a trip to a private doctor usually costing around \$1,000, you can see why it’s so important to be able to claim this back from your medical insurance company.

“I was recently admitted to hospital for gynaecological oncological





surgery,” Katie says, “and the bill at discharge was over \$400,000, not including the pre-op consultations and biopsy, bringing my final tally nearer to \$500,000. Thankfully, I was covered by my husband’s medical insurance from his employer, but I’d say that this is not something to be blithely dismissed as an optional extra in your relocation package negotiations.”

With many insurance policies specifically excluding common medical conditions such as pregnancy, dental care, IVF, vaccinations, physiotherapy and even Pap smears, it is crucial to take your time to

understand your medical coverage and all of its limitations.

Katie adds, “Once in hospital, don’t expect to be automatically covered for a private room, which can cost as much as a five-star hotel. If you’re in a private room, any drugs administered can be charged at up to 100 per cent more than on a general ward, so make sure you’re fully covered before you hit the hospital bed.”

#### **Bumpy road ahead**

Even with all the planning in the world, relocation is stressful and time-consuming, but short-notice moves

can be the most difficult of all. Having already relocated once from Sydney to Shanghai, Jane and her family were familiar with the process; however, the family’s short-notice move to Hong Kong proved logistically, and emotionally, tough.

“While we had some idea that a move might be on the horizon, when we were given a mere three weeks to arrange it, it was a huge shock,” Jane says. “While we were keen to move to Hong Kong, leaving Shanghai so quickly was hard. Obviously the logistics were tricky, but harder than that, saying goodbye to so many good friends was very traumatic.”

“Keep an open mind and a positive attitude! The quicker you get used to the fact your new location is going to be completely different to what you are familiar with, the easier it will be to adapt to your new surroundings.”

With the family initially moving to Stanley, they thought that they had found the perfect antidote to Shanghai's pollution, but the new location posed other problems. “My husband's commute to work was a nightmare, and as he travels for work at least weekly, we were too far from the airport,” Jane says. “As I don't drive, I felt isolated and ended up constantly catching taxis with my son. While there are some great services in Stanley, they are limited and so it felt pretty remote. Finally, fitness is a huge part of our family's lifestyle, and we found that the sports options in the area didn't work for us. This meant another compromise to our lifestyle that we didn't want to make.”

With the family choosing to break their lease after just a few months and move to Discovery Bay, Jane feels that they have finally found their groove.

“The best advice I was given

when weighing up the pros and cons of moving again was that you can't put a price on happiness. Breaking a lease may cause you financial loss in the short-term, but happiness and quality of life are paramount. Also, things do tend to work out in the end, even if you don't have the perfect couch immediately or you have to sleep on an air mattress for a few weeks!”

Hoilon Tong at UniGroup Relocation has the final word: “Keep an open mind and a positive attitude! The quicker you get used to the fact your new location is going to be completely different to what you are familiar with, the easier it will be to adapt to your new surroundings.”

As our experts and expats agree, with a little bit of planning, an eye for detail and the right support, your relocation can be a positive move, rather than a logistical nightmare. Just don't forget to pack your sense of adventure! 

