# Welcome Guide KUU



Helpful tips for Gefore and shortly after your arrival

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# Welcome

Welcome to Europe! This package is written with the intent of providing you with some handy information that you may use during your HHT, while preparing to move, or shortly after you arrive.

Your Military Family Services (MFS) team is here to facilitate a smooth integration into your OUTCAN community. Our MFS Centre is located on the Selfkant Kaserne in Niederheid, Germany. We serve approximately 225 families throughout Germany and The Netherlands. We offer Community Orientation, Information and Referral Services, Host Language Support, Child and Youth as well as adult resources and activities.

This handbook is a living document. Many community members have shared their experiences and suggestions as to how to make the guide useful and accurate. Once you are settled, we would welcome your input in keeping this resource relevant and current to better help incoming families. Our website (<u>cfmws.ca/europe</u>) can also be a useful resource for your transition overseas as it provides information that is location and country specific.

If you have any additional questions after going through the book, remember you can always contact the Centre.

Military Family Services Center Geilenkirchen Quimperlestr. 100, Building B-11 Selfkant Kaserne 52511 Geilenkirchen, Germany

> +49 (0) 2451 717 500 mfse.denl@cfmws.com

Disclaimer: Due to rules and regulations ever changing, please ensure you do your own research and consult with the resources provided for the most up-to-date policies and procedures before making any assumptions or relying on information provided here as accurate. Policies and procedures change and could be different from the time this document was created and updated. Thank you for your cooperation and attention in this matter.

# **Emergency contacts**

Universal European Emergency Services Police (Emergency) CFSU(E) Duty Officer
CFSU(E) Military Police CFSU(E) Military Police BB

112 110 +49 (0) 172 534 5900 <u>cfsuedutyofficer@forces.gc.ca</u> +49 (0) 2451 717 142 +49 (0) 172 534 5903

Embassy of Canada to Germany +49 (0) 30 203 120 <u>https://travel.gc.ca/assistance/embassies-consulates/germany</u>

Here is the link to the Government of Canada's Emergency Assistance info, outside of Canada: <u>https://travel.gc.ca/assistance/emergency-assistance</u>

# **Other important contacts**

Canadian Forces Support Unit Europe (CFSU(E)), located in Niederheid, would be the contact for various administrative support requirements.

+49 (0) 2451 717 119
cfsuefe@forces.gc.ca
CAFRDCoord@forces.gc.ca
+49 (0) 2451 717 224
+cfsueor@forces.gc.ca
+49 (0) 2451 717 127
p-sfk.76elicensing@forces.gc.ca
+49 (0) 2451 717 170
AJAG.Europe@forces.gc.ca
+49 (0) 2451 717 301
gkmedicalclinic@forces.gc.ca
+Gkdentalclinic@forces.gc.ca
+32 492 72 26 86

# **Phone and Internet**

Check your phone contracts, both land line and mobile phone. Many families have received charges on their bill for calls they thought were included within their contract. Depending on your contract, you may be paying by the minute for local calls made on your land line. It is common for calls to be free to numbers with the same provider, but not always. Some companies also charge for calls made to cell phones but do not charge for land lines.

You should not be charged for data roaming within the European Union (EU). However, some families have incurred roaming charges when travelling to non-EU countries, such as Switzerland. It is recommended to look into the roaming charges of countries you will be travelling to and take the

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necessary measures before leaving to avoid paying roaming fees.

#### In Germany

Mobile phones, often called Handys, operate on GSM 900/1800. If your home country uses a different standard, you'll need a multiband GSM phone while in Germany.

If you have an unlocked phone that works in Europe, you may be able to save money by buying a prepaid, rechargeable local SIM card for €10. The cheapest and least complicated of these are sold at discount supermarkets, such as Aldi, Netto and Lidl. Telecommunications stores also sell SIM cards. Top-up cards are widely available in kiosks and supermarkets.

DSL is the prevalent internet access technology in Germany with over 30 million subscribers. In recent years, fibre optics has become more popular, but it is not available in every location.

### **Making a Phone Call**

If you are not used to calling internationally or how European numbers are formatted, making a phone call may take some getting used to. Below is an explanation of a European number, examples of how phone numbers may be written, and a guide on how to dial them.

Examples of how phone numbers can be written:

- +49 (0) 2454 123 456
- (+49) 02454 123 456
- 02454 123456

Sections of phone numbers - 0049 (0) 2454 123456				
00	49	(0)	2454	123456
Exit code This is dialled when calling internationally. You may also see phone numbers use + to signify the exit code.	Country code If you are calling from the same country, you do not need to include the country code. 49 – Germany 1 - Canada	Variable You only include the 0 when dialling if you are calling within the same country.	Area Code The area code may be 2 to 4 digits long.	Phone Number Unlike in Canada, European phone numbers do not have a standard length. Typically, older numbers tend to be shorter.

Calling from Germany to Germany	Calling from Germany to Canada
When calling a German number:	When calling a Canadian number
- do not dial the exit code (00)	- dial the exit and county codes (001)
- do not dial the country code (49)	- dial the area code
- use the variable number (0)	For example, if the number is
For example, if the number is	(902) 123 4567, dial 001 902 123 4567
0049 (0) 123 4567, dial 0123 4567	

# **Keeping Canadian Phone number**

# **Voice over Internet Protocol (VoIP)**

Several Canadian families have used a VoIP phone, and this is worth investigating before leaving Canada. With a VoIP phone, you can keep a Canadian phone number and your family and friends would be able to call you and you would be able to call them, without overseas long-distance charges.

Besides cost, it is also less confusing for people who may not be used to European calling. Keeping a Canadian phone number can also help when completing online forms, banking, registering on Canadian websites and when needing two authentication methods via your phone on Canadian websites, etc. Furthermore, if you want to keep a phone number for continuity, you can move a number to a VoIP provider when you move OUTCAN, then move the same number back to a Canadian provider upon your return to Canada.

There are several providers, with varying costs and services. MagicJack and Vonage are two of the big companies for home phone services, and Fongo mobile app but many other VoIP providers are available, both for mobile phone and home phone VoIP service. To transfer your phone number over to any of these services you need to have your current phone contract paid in full and active prior to transfer.

# Looking for a House

Housing Office Email: <u>cfsuehousing@forces.gc.ca</u> Phone: +49 (0) 2451 717 157



Upon posting notification, a sponsor will be appointed to you. Your sponsor will contact you as soon as possible. Their role is to assist you in getting settled in your new environment. Your sponsor assumes the responsibility of effecting liaison with you in Canada and providing general information on life OUTCAN and in your new community. The importance of constant liaison with your sponsor cannot be over-emphasized.

It is suggested to plan your HHT for a full week. Plan to arrive at location on a Saturday (preferable) or Sunday to rest and get acquainted with the area. During your HHT, your sponsor will take you around to show you houses available. Housing availability can vary from: houses, semi-detached or detached or apartments. Building standards are significantly different owing to specific climate and construction considerations.

When choosing a home, you may notice some differences compared to houses and apartments in Canada. As an example, heating is usually hot water radiators with oil furnaces vs the typical Canadian forced air heating. Below are some differences to be aware of.

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- Ovens are typically smaller in Europe so many of your pans from Canada may not fit. When you choose a house, you can measure your oven so that you know which pans to bring with you. Bring a measuring tape with you!
- Carpet is uncommon. Floors are usually tile or laminate. If you prefer the feel of carpet, buy a rug in Canada to bring with you, as rugs can be very expensive here.
- Most walls are cinderblock with a thin layer of plaster over top. For this reason, you cannot use regular nails to hang pictures like you would in Canada. Many families prefer to use products such as Command Strips by 3M, which are typically cheaper in Canada, you may want to bring some with you. Local hardware stores also sell products similar to command strips, as well as special hooks with three very short nails in them.
- Walls cannot be washed as the paint will rub off. Ask your landlord to leave some extra paint in the house so that you can paint over any stains.
- Window screens are not as popular as in Canada. If your house does not have screens, ask your potential landlord if it's possible to have some installed.
- Stairs are often made of stone or marble. They have sharp edges and are easy to slip on. If you have children you may want to talk to your landlord about installing *stufenmatten*, which are strips of carpet attached to each stair tread to prevent slipping.
- If you are not comfortable having a landlord that does not speak English, ask current tenants about the landlord's language skills. Some are fluent whereas others may not speak a word, making it difficult when trying to contact them with a question.
- Remember to bring your lamps with you, all they need is an adapter and European bulbs and they can be used in your new home.
- Ask the current tenants about their internet connection, not all areas have fibre optic internet and some families report having very slow or intermittent internet.
- Due to the thick walls, you may not be able to get a Wi-Fi signal throughout your entire house. A Wi-Fi extender or a Wi-Fi mesh network could be useful to extend your range and get rid of dead zones. They can be found on-line or in electronics stores. You can also speak to your local internet provider as they may have equipment for sale or rental.







# **Children's Education Management (CEM)**

Understanding and applying Children's Education Management policies can be complex. CEM's role is to manage the education compensation and benefits programs which consists of the management of Departmental Foreign Service Education Allowances and related care allowances, such as Family Reunion Travel, Education, Post-Secondary Shelter Allowance, special education on behalf of dependent children of CAF members.

CEM contact: <u>CEMGEE@forces.gc.ca</u> CEM Website: <u>https://www.canada.ca/en/department-national-defence/services/benefits-military/pay-</u>pension-benefits/benefits/children-education-management.html

# Banking

Once you've signed your lease for your house, you will need to open a European bank account to have access to money in the local currency, have your pay deposited and pay your rent and your bills. Major banks offer internet banking as well as mobile accounts that are available through banking apps. There are also many online-only and mobile-only banks available. It is preferable to open your bank account during your HHT. Your sponsor can assist you to help arrange this.

You will likely have a requirement to move money between Canadian and European accounts. <u>www.wise.com</u> and <u>www.XE.com</u> are both worth looking at for this.

# **Open a Bank Account in Germany**

When opening a German bank account, the German Bank needs to have your Tax Information Number if you continue to pay your taxes in Canada. This is required in reason of an International Treaty against Tax Evasion between Canada, Germany and other countries. It is called the Common Reporting Standard. Banks are obliged to collect and share banking information of non-tax residents, which we are in Germany, in accordance with the NATO SOFA and Supplementary Agreement. More information on the CRS can be found at the <u>link</u>. You are not exempted from this obligation because of your status in Germany.

The best way to open a German bank account is to make an appointment with your bank of choice. You will need the following documentation with you:

- Your passport/photo ID with a valid visa or residence permit
- Proof of address
- Evidence of income/employment (required by many banks, depending on the account you want to open)
- Proof that you are a student, if opening a student account
- SCHUFA credit rating (may be required with some banks)
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# **International Banks**

Germany, as one of the leading post-industrial economies of the world, is an attractive location for international business. This is partly why you can find local branches of many international banks in Germany. The advantage of international banking is that you can open an account in your home country and transfer the account to a German branch. Some international banks offer expat-friendly services and similar accounting options (at similar prices) to the major banks. These include:

- Barclays Bank
- HSBC

- Santander
- Citibank

ING Bank

BNP Paribas

# **Digital Banks**

You may prefer the services offered by a digital bank which don't offer local branches but use the cash machines of other banks. As they save on those costs, they can offer more financially attractive conditions. Some digital banks offer free banking accounts with no minimum deposits.

Popular digital banks include:

• Bunq

N26

- DKB
- Revolut

• Wise

# **Bill Payments**

Bank accounts in Europe have an "IBAN" (International Bank Account Number) and a "BIC" (Bank Identifier Code). You will use these for making payments and receiving money. Bills for services provided locally will be sent to you in the mail. It is common for bills to be received for services rendered months previously, so don't worry. Once you receive the bill in the mail, you will typically have thirty days to pay the service provider. The service provider's or company's IBAN and BIC for you to transfer your payment to, will be indicated on the bill. You can then access your online banking or use a bank machine to transfer the payment. To make a payment online, you will often need a TAN (Transaction Authorization Number). You will likely get a sheet of TANs when you initially get your bank account. You can also pay bills using mobile banking. In this case, mobile or photo TANs, which is a phone App, will have to be used. To use mobile or photo TANs, you will need to register your mobile number in the online banking or with your bank.

Monthly payments, such as rent, insurance, internet and mobile services, etc., are also taken directly from your bank account. Your service provider will ask you to provide your banking details once you have a service agreement. If you want to change service providers or would like to cancel your agreement, note that most companies require 3 months' notice before they will cancel your account.

# Insurance

### **Automobile Insurance**

Insurance is compulsory for all vehicles. The minimum level of coverage required is third party, but comprehensive coverage is common. The car, and not the driver, is insured so many people have additional insurance for themselves in the event of personal injury.

You will want to get the standard automobile insurance that you are accustomed to; however, premiums are higher than in Canada. To obtain a reduction in premiums, you will need to provide a letter (or letters) from your previous insurance companies attesting to at least one year of accident-free driving, to get the minimum deduction and ten (10) years to get the maximum deduction. Letters must have the original signature since photocopies will NOT be accepted.

### **Personal Liability Insurance**

You are liable for damages you cause to others, even if by accident. That's why most Germans have Personal liability insurance. Personal liability insurance protects you and your family in the event that you are held responsible for bodily injury or property damage to a third party. Personal liability covers the legal costs or damages that you are required to pay in compensation as a result.

#### **Legal Insurance**

This insurance will provide you and your family with legal assistance and protection against various costs arising from legal proceedings. There are policies for traffic legal insurance (available in Germany only) or general legal insurance.

#### **Household Insurance**

This insurance will cover the contents of your home against loss or damage. Some household policies do not cover loss or theft of bicycles. You should verify this point with your agent. Arrange for insurance to take effect when taking possession of your household goods. As windows are really expensive, it may be worth also talking with your agent regarding window insurance.

#### **Dog Insurance**

You are also liable for any damages caused by your dog. You would need a separate dog-liability insurance to cover against damages or injuries caused by your dog. More specifically, this insurance covers; medical injuries should your dog end up causing physical harm to other people; broken objects should your dog break other people's things and financial losses that could be caused by a dog's misbehavior.

# Shopping

CAF members, sponsored civilians, and their families can shop tax free on the economy by receiving a VAT refund. The savings can be large, as tax or VAT (Value Added Tax) is 20% in Germany. In general, the tax is included in the sticker price of goods in Europe. Where this may not be the case is at stores such as MAKRO or METRO, which are similar to Costco, where you will see two prices on the sticker with one being with VAT and another without.

VAT forms are available through AMSTO outside the front gate of the NATO Airbase in Geilenkirchen at a cost of €5 per form. Some retailers accept the form and reduce the cost at point of purchase while some retailers will fill out the form and require you to mail it to their head office in order to be refunded the taxes.



For registration and details about the VAT forms, when in the Geilenkirchen area, you may visit the VAT office located in Bldg. 74 outside the NATO AIR BASE, 52511 GEILENKIRCHEN, Lilienthalallee 100.

For your convenience, registrations can also be processed by e-mail. For any further information, you may contact the VAT office.

by email: amsto@natex.de

by phone: 02451 9152 111 for any further information. Very important information: **VAT forms must be purchased before purchasing the goods.** 

**NOTE:** Certain furniture and appliances are eligible for reimbursement from MFSI, remember to contact the Orderly Room **before** making any purchases to find out what is covered, how much you can be reimbursed, and how to apply for reimbursement. Note that depending on where you are purchasing your furniture, it may take months before it is ready and delivered.

# **Appliances**

You will likely need to buy some appliances for your home. Washers and dryers are typically not included in a rental, and some families find their European fridge too small and prefer to buy a second one. Below are examples of stores where you can buy appliances.

- Media Markt <u>www.mediamarkt.com</u>
- Saturn <u>www.saturn.de</u>
- Ikea <u>www.ikea.de</u>
- Roller <u>www.roller.de</u>

# Furniture

Dutch and German houses often do not have closets like Canadian houses do. For this reason, families will often buy wardrobes (*schrank*) to use throughout their house. Bathrooms also often do not include cabinets, so you will need to purchase bathroom furniture. Sometimes you will be able to purchase these items from the person leaving the house, otherwise, below are some suggestions for where to find furniture.

- Porta <u>www.porta.de</u>
- Ikea <u>www.ikea.de</u>
- Dänisches Bettenlager/JYSK <u>www.daenischesbettenlager.de</u>
- Wohnwelt Pallen <u>www.xxxlshop.de</u>
- Roller <u>www.roller.de</u>

Bed sizes are different in Europe. It may be beneficial to purchase extra bedding to fit your North American beds before you move to Europe, or you may have to purchase bedding online and have it shipped from Canada. Some North American size bedding is available at the American stores, but the quality of the bedding may not be what you are accustomed to.

# **Electricity**

Electricity in Europe differs from electricity in Canada, in that the voltage is higher and the frequency is lower. In Canada, electricity is 110V 60Hz, while in Germany it is 220V 50Hz. Some electronics are not compatible with European power and require transformers, others are dual voltage and only require a plug adapter.

To find out if an electronic is dual voltage, look for the electronic information on the product. This information is often found on the bottom or back of the product, or on its battery pack. If the input gives a range such as 100-240V 50-60Hz, then the product **is** dual voltage and works with both Canadian and European electricity. If the input does not give a range and only says 110V 60Hz, then it is **not** compatible with European electricity.



#### **Dual Voltage**



If your product is dual voltage, all you need is a plug adapter to use it. Since the product is already compatible with local electricity, the adapter allows the prongs to fit the electrical outlets. If you use an adapter with a product that is not dual voltage, you will not only damage your product, but you may also cause electrical damage to the building. Lamps are considered dual voltage; however, you will need to replace the light bulbs with European lightbulbs.

#### Single Voltage

If your electronic only says 110V 60Hz, then it is not compatible with European electricity. In order to use it while in Europe, you will need to use a transformer. Transformers convert the local electricity to 110V 60Hz, so you are able to plug devices into it as if you were plugging them into a wall in Canada.

#### **Transformers**

Not all transformers are created equal, so you will need to make sure you are using the correct amount of power to handle what you are plugging into it. Transformers have different wattage amounts, how much wattage the transformer has determines what can be plugged into it. Before buying a transformer, make sure to check the table below so that you buy the right power level for your needs.



Wattage	Usage Examples
100W	Not recommended
300W	Fridge, freezer (one at a time)
1000W	Computer, coffee maker (two or more items)
2000W	Microwave, computer, water kettle (two or more items)

The total wattage of what you are plugging into the transformer must be less than the wattage of the transformer itself. To find out the wattage of an electronic, multiply the voltage of the item by the number of amperes (amps). For example, if the information on an item says 110V 60Hz 1A, you would multiple 110 (voltage) by 1 (amps) to get 110 watts.

Transformers that do not have an ON/OFF switch, or have a switch and are turned on, will consume energy while plugged in, even if you do not have an appliance plugged into them. Therefore, you should always keep your transformers off or unplugged when not in use. If your transformer stops working, it may simply require a new fuse. Transformers can be purchased second hand from families moving back or at American base stores such as Ramstein, Benelux or Garmisch.

You might be able to claim the purchase of transformers as part of your furniture and appliances claim. Check with BGRS section for more information.



#### **Polarity Tester**

In Germany, polarity does not matter, so there is no 'up' or 'down' when plugging something into an outlet. In Canada, polarity does matter, which is why some products have one prong wider than the other. When using a transformer, you need to check polarity to ensure it is correct and does not

damage your product. Plug in your transformer, then plug a polarity tester into the North American style outlet. If a red light comes on, that means the polarity is reversed. To fix this, rotate the transformer's European plug upside down and plug it back into the wall. (A polarity tester will be included in your Welcome Bag)

# Transportation & Licensing

This section covers the most common themes regarding transportation and licensing for members and families posted to Europe. The Licensing Office (Bldg B-9 on Niederheid) can also help you with your questions regarding European rules and regulations.

<u>Licensing Office Contact Information</u> Phone: +49 (0) 2451 717 127 or 123 Email address: <u>p-sfk.76elicensing@forces.gc.ca</u>

### Vehicle Registration and Licensing – Germany

#### **Certificate of license**

Personal motor vehicles must be registered with the Licensing Office in Niederheid. The Licensing office also issues **CFSU(E)** Certificates of License to members and dependents posted to Germany and want to drive a motor vehicle while at post. It is not a license to operate a motor vehicle, nor is it recognized outside of Germany. Therefore, members of the CAF, its civilian component and their dependents who are posted to Germany and receive a certificate of license must also be in possession of a valid German, Canadian or a driver's License issued in the country of their last posting, and, when required, an international driver's license to drive outside of Germany. Drivers are individually responsible to ensure that they are in possession of the correct documents when planning to drive their vehicles outside Germany.

The acquisition and possession of an international driver's license is an individual responsibility. Each driver is responsible for making enquiries as to the requirement for an international driver's license in any country in which they wish to operate a motor vehicle. When required by the law of the nation visited, a valid Canadian provincial license or German driver's license, and international driver's license should be carried by the driver of the vehicle.

#### **Fuel Card**

During your posting to Germany, you have the privilege of being able to purchase a limited amount of tax-free gas every month at participating ARAL gas stations for the operation of your personal motor vehicle. Contact the Licensing Office to inquire about your ARAL gas card.

#### **Buying and Selling Motor Vehicles**

If you are selling your vehicle, it must be reported to CFSU(E) Licensing. Whenever your car changes hands, even if only for scrap, and the new owner does not have NATO SOFA privileges, this transaction must **first** be reported to Customs as VAT and /or Customs duties may be payable on the present value of the car. Customs can only assess the present value when they see the car. You can either drive the car to the Customs office or arrange for Customs to view the car at its present location. **Failure to report the sale of your car to Customs, and to report it BEFORE the transaction is complete, is a Customs offence, viewed seriously if the transaction is never reported.** 

Additional to a surcharge on Customs and taxes and detrimental assumptions on the value of your car, you also risk prosecution. Another consequence of an unreported sales transaction, especially if car papers are handed over, is that it leaves the door open for illegal transactions, such as the shipment of stolen cars across borders. The papers you hand over to a new owner may be used to give a stolen car a new identity, a crime that is widespread.

#### **Traffic Regulations**

#### **Driving speeds**

A country's speed limits are often posted upon entering that country. Offenders can be given a onemonth suspension of driving privileges if they exceed the prescribed speed. These suspensions can be accompanied by hefty fines and administrative fees. Depending on the offence, drivers can also see their driving privileges suspended by the local authorities. If the punishment includes a suspension of driving privileges, the Canadian Licensing Office must comply with the local authorities' request to annotate the license accordingly, and the driver will be prohibited from operating a vehicle for the prescribed period.

#### Usual Driving speeds

Germany		The Netherlands	
Autobahn	As posted or none	National Motorways	100 km/h
		(Autosnelweg): during daytime	
		between 06:00 and 19:00	
Rural	100 km/h	National Motorways	120 km/h
		(Autosnelweg): during nighttime	
		between 19:00-06:00	
Rural	70 km/h approaching junctions	National Roads (Autoweg)	100 km/h
City/Town	50 km/h	Inside built-up areas	50 km/h
Limits			
Residential	30 km/h	All other roads	80 km/h

#### **School Zones**

Be aware that police heavily enforce speed limit regulations in school zones, where the speed limit is usually 30 km/hr.

#### Germany

• If the school is located in a built-up area, getting caught with 61 km/hr (31 km over the speed limit), will cost you a hefty fine plus expenses, and a one-month suspension of driving privileges, on a first offence.

#### Netherlands

• Speeding in school zones is treated the same as speeding anywhere else, with the appropriate fines and suspension of driving privileges, again at the discretion of the Public Prosecutor. If your license gets lifted on the spot, your file may sit and stew until it gets priority.

#### Belgium

• Prosecution of speeding in a school zone is even stiffer: If you go 11 km over the speed limit, you risk a fine plus a suspension of your driver's privileges (at the discretion of the Public Prosecutor), plus criminal proceedings.

#### **Vehicle Emissions regulations**

#### **European Green Zones**

Many European countries have Green Zones. Drivers who drive their vehicle through these zones require a Green Zone sticker. You can order a sticker for your vehicle from the links in this website: <u>Green-Zones.eu – Green-Zones.eu</u>

#### **Emissions Sticker**

All vehicles that will be driven in Germany, particularly in any large city, require a TÜV emissions sticker. After you have completed your vehicle inspection and received your registration, plates, etc., you can either order the sticker online from <u>https://www.germanemissionssticker.com/</u> or you can purchase one at DEKRA, A.T.U. or TÜV.

### **Required Items in Your Motor Vehicles**

It is compulsory to carry the following documents in the car at all times:

- Driver's license
- Insurance certificate
- Vehicle registration documents
- Protocol ID/proof of identity
- Proof of payment of road tax (if applicable)
- Accident form

All vehicles must also carry:

- A warning triangle In the event of an accident or breakdown, the triangle must be placed 30 meters behind the vehicle on ordinary roads and 100 meters on motorways to warn following traffic where it must be visible at a distance of 50 meters (Included in your Welcome Bag)
- A first aid kit including two FFP2 masks (Included in your Welcome Bag)
- A fire extinguisher, which must be accessible from the driver's seat (for some countries)
- A reflective vest (one for each passenger of the vehicle). The vest must be put on before getting out of the car in the event of an accident.

### **Parking**



Many cities in Europe identify parking lots with large blue "P" signs. If the large blue "P" sign also shows the diagram of a parking disc, this indicates that you may park for free in the designated area for a certain length of time, but that you must display your parking disc in the front window of your car. The amount of time you may park for free is indicated next to the parking disc diagram on the sign. To use the parking disk, set the dial so that your arrival time (to the nearest half hour) lines up with the arrow on the disc, then place the parking disk on the dashboard. (One disk is included in the Welcome Bag.)

In areas with paid parking, look for the parking ticket machine. Depending on the parking, you will either have to pay upfront for a set amount of time or pay upon leaving for the amount of time your vehicle was parked. If parking is paid upfront, make sure to display the stub in your front window. Failure to do so can be very costly, and the foreign authorities can, and do, prosecute parking offences across borders.

### <u>Tolls</u>

Highway tolls can really add up when traveling. To drive on the autoroutes in Switzerland, for example, you require a sticker (called a vignette) on your windshield. The vignette is only available as an annual purchase. For Austria, you can purchase a 10-day, 2-month or annual vignette. In France and Italy, you will find toll booths on the highway. For some, you pay a toll to go through the booth, for others you take a ticket and pay when you exit the toll road. The website <a href="https://www.viamichelin.com/">https://www.viamichelin.com/</a> is an excellent resource for calculating toll costs before a trip.

### **Child Safety**

Car seat rules as well as seat standards are not the same in Europe as they are in Canada. For more information regarding car seat regulations and assuring the safety of your children while traveling in the family's vehicle visit the following websites:

BASt - Publications - Child safety in the car Kindersicherheit im Auto (bast.de) Leaflet Child Restraint Systems.pdf (unece.org) – Regulations 44/03 & 44/04 1601786 E ECE TRANS NONE 2016 1.pdf (unece.org) ADAC website

### **Cell Phones Use While Driving**

Most European nations have banned the use of hand-held cell phones while driving. Penalties for talking on a cell phone while driving (even moving slowly) in Europe are stiff. If an accident happens, you not only risk losing insurance coverage (for gross negligence), but also risk being found criminally liable. For those who need to communicate while driving:

- Use a "hands-free" device.
- Pull over instead and turn off your engine. If on an autobahn, pull into a rest area.

### **Winter Tires**

Laws regarding winter driving and the necessity to equip your motor vehicle are country specific. It is the responsibility of the driver to assure their vehicle is compliant with the laws of the country in which they are driving. See below a few websites to help you determine what your needs are.

www.europauto.ca www.europe-consommateurs.eu

### **Traffic Accidents**

Should you be involved in a traffic accident, you must:

- 1. Stop at the scene and render any first aid required. Also, take fire precautions by switching off engines and not smoking.
- 2. Warn road users of the accident by activating the vehicle hazard lights and placing a warning triangle at the required distance.
- 3. Give your insurance details to interested parties. This means waiting for a reasonable time if they are not at the scene of the accident such as a collision with a parked vehicle. If after waiting for a reasonable time, you still cannot identify the owner of the property you damaged, you must report the accident to the police ASAP, but not later than within 24 hours.
- 4. Ensure you obtain the interested parties' insurance details, together with vehicle registration numbers plus the names and addresses of any witnesses.
- 5. If there is only minor damage to the vehicles and the drivers agree the police need not be called or won't come (in some countries, there has to be large, over € 3,000 damage, or bodily injury before they do). Drivers should exchange information and should at best be on a standard multilingual form "rapport amiable" such as you get from your insurance or roadside assistance company. Each party should completely fill it out and sign it, both parties retain a copy. If you are in doubt, request the presence of police. NEVER admit fault on such a report, that's up to your insurance to determine. Admitting fault can put your insurance coverage at risk.
- 6. Report the accident to your military police. This becomes even more important if the accident

took place outside of your host country. The sooner you inform your chain of command or the MP, the sooner you can be assisted, and possible detriments to you, be they in respect of a civil or criminal action against you, be kept to a minimum.

DO NOT leave the scene of an accident. Leaving the scene of an accident, even minor in nature, may result in criminal charges of Fail to Remain or Hit and Run. If you are in doubt, request the presence of the police.

#### **Impaired Driving**

The legal blood alcohol limits vary by country with some countries having zero tolerance. Driving under the influence can also put your insurance coverage at risk. While the insurance will still need to pay out third party claims, they may come back at you for reimbursement. Even where you may not be at fault, if you are involved in an accident and found over the legal limit, the opposing insurance may not cover your entire claim. Also important to note is if a driver is found guilty, all adult passengers in the car may also be found guilty.

Note that a CAF member charged with a DUI will be repatriated.

# **Health Services**

# **Medical Care**

The fully staffed Canadian Medical Clinic is located on the CFSU(E) base in Niederheid. Families can access care at the clinic or locally. Local healthcare is also of high quality, although they don't subscribe to our North American sense of modesty or privacy, for example, you will rarely be provided with a gown when asked to undress for treatment.

While the medical clinic offers sick parade, it is advised that you make an appointment, when possible, for proper time and attention to your concerns. Care is provided in English and French. Medical services for dependents provided in the Canadian clinic are billed directly to the members' plan. Sponsored civilians and their family members will be billed directly and are expected to submit for reimbursement through their own plan.

The Canadian military clinic refers to local specialists and health care providers such as gynecologists, urologists, radiologists, cardiologists, and physiotherapists. They have a strong referral network to several English-speaking medical care providers. Wait times are often quite short in comparison to Canada.

When accessing medical services on the economy, it is very common for the provider to send a bill to your home at a future date. Note that it may take some time to get your invoice from these medical providers. It is highly encouraged to inquire about your billing to avoid late payment charges or to be denied reimbursement from your medical plan due to the time limit in submitting your receipts.

#### **Medical Clinic Contact Information**

Phone: +49 (0) 2451 717 301 Email: <u>gkmedicalclinic@forces.gc.ca</u> Invoicing / Finance: <u>+GKMedFinance@forces.gc.ca</u> Medical Records: <u>MedicalRecords@forces.gc.ca</u>

# **Pharmaceutical Services**

The Canadian medical clinic has a military pharmacist with a well-stocked supply of Canadian prescription and over-the-counter medications. When the pharmacist is not available, you may use a local pharmacy (*apotheke*). Google Maps is a great tool to help locate pharmacies near you. You will also find over-the-counter medications at the local apotheke as they are not usually sold in grocery stores or what we would consider to be a drug store in Canada.

**Note:** If you are taking any prescription medication, it is recommended to bring a six-month supply with you when you move.

### **Immunizations**

The medical clinic follows the Ontario publicly funded immunization program. There are different requirements for military members and dependents. Please contact the Community Health nurse at the Canadian Medical Clinic for additional information.

# **Dental Care**

The Canadian dental clinic is located at the CFSU(E) base in Niederheid. The Detachment provides dental care for CAF members. Care to the CAF dependent, Civilian members and their dependents can be provided when time permits. The Detachment provides a full range of dental treatments. Civilian providers are also accessed as required to supplement care.

\*\*Note that drinking water is not fluoridated in Europe. Any questions regarding fluoride can be directed to the dental clinic.

Sick Parade for CAF members is at 0800 hrs, Monday to Friday. As in Canada, the Dental Detachment provides 24/7 after-hour's emergency coverage. Please note that there is only one Canadian Forces Dental Service (CFDS) Officer. As such, please restrict after hours calls to emergencies, such as for significant pain or any swelling. However, if for questions or concerns, feel free to call.

#### **Dental Clinic Contact Information**

Phone: +49 (0) 2451 717 331 Email: <u>+Gkdentalclinic@forces.gc.ca</u> After Hours Emergency (1<sup>st</sup> POC): +49 (0) 172 620 7911 After Hours Emergency (2<sup>nd</sup> POC): +49 (0) 172 764 4679

# **Psychosocial and Mental Health**

The following psychosocial or mental health resources options are available to CAF, civilians and their families.

#### Social Worker

<u>CAF Social Worker</u> <u>gkmedicalclinic@forces.gc.ca</u> +49 (0) 2451 717301 <u>MFS(E) Social Work Team</u> <u>mfssocialwork@cfmws.com</u>

#### **CAF Member Assistance Program**

Military members and their families can also contact the CAF Member Assistance Program. This is a voluntary and confidential service that allows callers to speak with a professional counsellor. Counsellors are available 24 hours a day, 365 days a year. Please note that Canadian toll-free numbers are not free when calling from another country, but the CAF Member Assistance Program will also accept collect calls.

<u>Contact details</u> 001 800 268 7708 Call collect at 001 613 941 5842

#### **Family Information Line**

The Family Information Line offers confidential assistance and supportive counselling 24/7. When you call you will be connected to one of their experienced professionals who can connect you with local and national resources. The Family Information Line can be called toll free, from Europe, at 00 800 7711 7722.

#### **Local Services**

Military families can also access services in their community, as recommended by their doctor or other sources, but they should ensure with their Public Service Health Care Plan that they will be covered for the services they are considering. Military members are required to go through their medical system or the CAF Member Assistance Program to access local resources.

# Mail

There is a Canada Post Outlet located in building B-14 on the Niederheid Base. The CFSU(E) Post Office will mail letters and packages to Canada for the same rate as if you were sending the item from Ontario while mail items that are destined for within Europe must be mailed at a local German postal outlet.



When preparing your mail to go to Canada, you must visit the Canada Post website and prepay for your envelopes/parcels. Use the CF PO 5053 address indicated below as the returning address. See link below.

www.canadapost-postescanada.ca/cpc/en/personal/create-shipping-label.page

Your parcel will have to be mailed to the CFSU(E) Post Office and will be mailed to Canada from there. For more information on how to send mail to Canada, contact the CFSU(E) Post Office.

<u>Post Office Contact Information</u> Phone: +49 (0)2451 717 146 Email: <u>+CFPO5053@Forces.gc.ca</u> Canada Post website: <u>https://www.canadapost.ca/cpc/en</u>

#### Below are the addresses for incoming mail from Canada

# **Employment, Education and Training**

Employment opportunities for dependents are limited. These positions require spouses to have a SOFA (Status of Forces Agreement) stamp in order to qualify for work. Some positions may also have restrictions based on citizenship or country of residence.

If you are interested in working for a German employer, your SOFA stamp/dependent status does not confer the right to be employed on the economy. This is entirely a matter for the host nation to decide and it is an individual's responsibility to seek permission from local authorities. The host nation embassy in Canada may be able to assist before departure or upon arrival, consult the appropriate department of the host nation government.

Employment opportunities are published regularly on the CFMWS website. If you or your dependent(s) are looking for work, it is recommended to check the website on a regular basis. Some of the positions can be fulfilled remotely. For employment opportunities please visit: <a href="https://cfmws.ca/europe/civilian-employment-in-europe">https://cfmws.ca/europe/civilian-employment-in-europe</a>

For more information regarding employment in Europe please visit: <u>https://cfmws.ca/europe/employment-opportunities-in-europe</u>

**Important:** Some jobs may require a Canadian Criminal Record Check and/or Vulnerable Sector Check. It is difficult to have this done once in Europe, so remember to do this at home before you move. It is also important to remember that if you need a Criminal Record Check upon your return to Canada, you will need to have this done on the economy in Europe.

#### **Employment Insurance**

Note that spouses are not eligible for employment insurance when they move to Europe. However, they will be eligible upon returning to Canada depending on their employment status while OUTCAN.

#### **Employment Assistance**

The Employment, Education and Training Program Coordinator creates and delivers programs such as the Youth Employment Preparation (YEP) and the Adult Employability Programs. The coordinator also

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offers employment and training assistance to working age youth and adult family members. These services include job search information and tools, career related training and programs, and one-on-one employment assistance (resume writing, cover letter, interview skills).

If you will be looking for employment when you return to Canada, MFS(E) can help you to be well prepared through the Adult Employability Program. Through participation in a series of virtual workshops, you can receive help creating a strong resume, cover letter and career portfolio as well as learn and practice interview techniques. It is important to remember that if you will require a criminal records check for working upon returning to Canada, this will have to be completed by local authorities before you leave Europe.

For information regarding education or employment please contact the MFS(E) Employment, Education and Training Programs Coordinator at <u>MFSE.EmploymentEducationTraining@cfmws.com</u>.

#### Youth Employment Preparation Program

The Youth Employment Preparation (YEP) Program provides real-life workplace training and employment opportunities to the youth of CAF members and Canadian Forces support personnel posted in Europe. YEP aims to assist youth, between the age of 15 and 21, who are pursuing full-time studies gain the knowledge, skills and experience to make a successful transition into the labour market. For more information on this program, visit:

https://cfmws.ca/europe/youth-employment-preparation-program

#### **Continuing Education**

An OUTCAN posting can be an ideal time to continue your education, whether through part-time or full-time studies, working towards a degree or certificate, for professional development or taking a special interest course for fun. Studies can be done in person at local colleges and universities or online through a variety of institutions. If you plan on studying with a local university or college, be aware that Canadians may have to pay overseas (international) student fees and these fees can be double or triple what a local student will pay.

#### **Local Institutions**

The Canadian Information Centre for International Credentials (<u>http://cicic.ca</u>) can provide you with information related to studying abroad or returning to Canada with foreign credentials.

If you are looking to continue a degree that you started in Canada, transferring credits or studying on a Letter of Permission from your Canadian university can be challenging due to differences in the educational systems. Do some research into programs available at your local universities and colleges, attend open days, and connect with their international admissions department to see what options are available to you. Your Canadian university may also have information about studying abroad.

If you choose to pursue an educational program locally and intend to use it professionally, you must ensure that it is an accredited program, and that your diploma/degree will be recognized in Canada. If there is a governing body for your line of work in the province you will be returning to (i.e. teaching, nursing, accounting) you should check with them to determine how they view foreign qualifications. If you plan to continue with higher education upon returning to Canada, you may want to contact the Canadian institution you are interested in attending in order to see how they will assess your foreign education. Distance learning in your local community may be available; however, if distance learning is your desired method, it may be easier (and cheaper) to go through a Canadian institution.

#### **Canadian Institutions**

Many Canadian universities and colleges offer distance education programs. The delivery of these programs can vary based on the institution or field of study, for example, some programs are offered completely online, some may require students to have proctored exams, while others may require students to come in periodically for in person visits.

When choosing a program, it is important to make sure that it is offered through a recognized, authorized, registered and/or licensed educational institution. To check the current status of an institution you can use the following search tool: <u>cicic directory of educational institutions</u>.

# **CRA and Residency Status**

Completing and submitting an income tax return from OUTCAN can be even more complicated than doing it in Canada. In the past, there has been significant confusion regarding the residency status of spouses. Unfortunately, some CAF families have found out that choosing incorrectly can have a major financial impact. Many have found this issue confusing and have sought professional tax advice. For the most up-to-date information on how to file your tax return, visit the CRA website by clicking the link <u>here</u>.

If you have dependents under the age of 18 years old and are eligible to receive the Canada Child Benefit (CCB), you should continue to receive them during your absence. However, to make sure your payments are not interrupted, you must file an income tax return each year, so your CCB can be calculated. Any inquiries regarding the CCB should be directed to the CRA.

# Bringing Your Pet to Europe

The first step for bringing your pet to Europe is to visit the Canadian Food Inspection Agency website to find out current regulations for moving a pet from Canada to Europe. Below are the most used links when preparing to export your pet.

Exporting terrestrial animals
http://www.inspection.gc.ca/animals/terrestrial-
animals/exports/eng/1300388920375/1300388985791
https://inspection.canada.ca/animal-health/terrestrial- animals/exports/pets/eng/1321265624789/1321281361100
Non-commercial Export of Dogs, Cats and Ferrets to the European Union
http://www.inspection.gc.ca/animals/terrestrial-animals/exports/live-animals/health- certificates/pets/eu-non-commercial-/eng/1321396665054/1321464473817

Read the information carefully to make sure you fully understand what you are required to do. Also make sure to do this in advance, as some vet appointments may be time sensitive. After you have

completed any necessary procedures/vaccinations and your local vet has filled out the Veterinary Certificate, you will need to bring all your paperwork to a Canada Food Inspection Agency Veterinarian who will endorse your Veterinary Certificate. To book an appointment with a CFIA Veterinarian, you will need to contact your local Animal Health Office. If your local vet is not experienced with exporting pets, contact the Animal Health Office and the CFIA Veterinarian.

It is important to ensure all your paperwork is filled out properly and that each step is completed according to any required timelines. If there are any mistakes, your pet may be required to stay in quarantine upon arrival in the EU or may not be allowed to enter at all.

It is also illegal to import certain dog breeds into Germany. For more information regarding this can be found on the website below.

https://www.zoll.de/EN/Private-individuals/Travel/Entering-Germany/Restrictions/Dangerousdogs/dangerous-dogs.html.

**NOTE:** when bringing your pet to the EU, your Veterinarian Certificate must be in English and the official language of the **first** EU country you arrive in. For example, if you are moving to Germany and fly Toronto-Paris-Dusseldorf, you will need the English/French certificate because France will be the first EU country you enter. You should also avoid any connections through the UK due to additional requirements.

# Tips for travelling with pets

- There are three ways you can fly your pet to Europe; cabin, baggage compartment or cargo. If your pet flies in cargo, they might be travelling alone.
- Each airline has their own regulations when it comes to travelling with pets. Pet carrier/kennel requirements also vary depending on how your pet will be travelling (cabin, baggage, or cargo) so make sure you check these when deciding how you will be transporting your pet. If you are bringing your pet in the cabin with you, there is also a weight limit for the carrier with the pet inside.



- ✤ If your pet is travelling with you (cabin or baggage) you will need to contact your airline after purchasing your ticket to add them to your reservation. You must do this as soon as possible as airlines often have limits for how many animals are allowed on the plane at a time.
- Bring all of the relevant paperwork for your pets with you in your carry-on and attach a photocopy to your pet's carrier/kennel.
- + If your pet will be travelling in a kennel that requires tools to disassemble, bring the necessary tools with you in case they are needed to get the kennel in a rental vehicle or a hotel room.

#### In the Cabin

- When you take your pet in the cabin, remember that your pet now counts as your carry-on. This means that if your airline only allows one carry-on bag and one personal item, you will only be able to bring a personal item in addition to your pet.
- Be prepared to bring your pet through security with you. When you do this, you'll be asked to remove your pet from the carrier so that the carrier can be scanned in the x-ray machine, and you will walk through the body scanner while carrying your pet. Make sure your pet is wearing a collar or harness while you do this, so you don't have to worry about them wiggling out of your arms.

#### In the Baggage Compartment

 Since your pet will be travelling as baggage, you will pick them up in the regular baggage claim area at your destination.

+ Some airlines will not transport animals in the baggage

compartment during certain months due to the compartment being too cold or too hot, during these times pets can still be transported in the cabin or as cargo. If your pet is a snub-nosed breed (ex. boxers, Persian cats) the airline may not allow your pet to travel in the baggage compartment due to breathing problems with these breeds.

#### Cargo

- ✦ If you will not be travelling with your pet or your pet is not allowed to travel in the cabin or as baggage, your pet will need to travel as cargo or freight. If they are flying cargo due to their size, you can arrange for them to take the same flight as you, however they will not be part of your reservation and you will need to follow all the same steps for cargo.
- When you pick up your pet, you will go to the cargo area which is typically outside of the airport complex. Make sure you verify in advance where you will need to go.
- + If your pet arrives on a weekend or outside of normal working hours, your pet could be held in the cargo area until they are cleared by a vet and brokered into the country. If this happens, you could be charged a boarding fee for your pets.

# **Registering your Pet**

Dogs are required to be registered with the local municipality in your place of residence, even if you are exempted from paying tax. Contact your local city hall. AJAG Europe issues NATO SOFA Certificates on request, and they need your service number, names and home address.





Once you arrive, you should register your pet with a pet finding service so that if they get lost a vet can scan your pet's microchip and be able to contact you. Below are links for different pet finding services that are available.

English information about Registering Pets in Europe <u>https://www.europetnet.org/</u> Germany <u>https://www.tasso.net/</u>