

Moving to Switzerland: registration, insurance, schools and household goods

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Once the residence permit and the tax position are settled, a family moving to Switzerland faces a series of practical steps with their own rules and deadlines. None of them is difficult, but missing one can cause fines, gaps in insurance cover or unnecessary customs duties. This article sets out the steps that matter most in the first months after arrival, so that the move can be planned as a whole and the family can settle quickly.

1 Registering with the municipality

New residents must register with the residents' office of the municipality in which they live, usually within fourteen days of arrival and before taking up work. They present their passports, the rental or purchase contract for their home and, for nationals of states outside the European Union and EFTA, the assurance of a residence permit. The municipality then issues the residence permit card through the cantonal migration office.

2 Health insurance

Health insurance is compulsory for everyone who lives in Switzerland. New residents must take out basic insurance with a Swiss health insurer within three months of arrival, and the cover then applies retroactively from the date of arrival. Basic insurance is provided by private insurers under the same statutory benefits, while supplementary insurance for private hospital wards or worldwide cover is optional. Families should compare premiums and deductibles, which differ considerably between insurers and cantons.

3 Social security

Employees pay contributions to the old-age and survivors' insurance, disability insurance and unemployment insurance through their salary, and employers add occupational pension and accident insurance. Residents who do not work and are under the statutory retirement age must also pay old-age and survivors' insurance contributions, which are calculated on their wealth and pension income. They should register with the cantonal compensation office after arrival.

4 Schools

Children who live in Switzerland attend state schools free of charge, taught in the language of the canton. International schools in Zurich, Geneva, Zug, Lausanne, Basel and Lugano offer English-language and bilingual programmes, including the International Baccalaureate, and many have waiting lists. Families should apply as early as possible, ideally when the choice of canton is made.

5 Driving licence and vehicles

A foreign driving licence must be exchanged for a Swiss licence within twelve months of arrival. Depending on the issuing country, the exchange may require a driving test. Vehicles imported as part of the household must be registered in Switzerland and may require a technical inspection.

6 Household goods

Household goods and personal effects can be imported free of duty and value added tax as removal goods, provided that they have been used by the owner for at least six months and continue to be used in Switzerland. The customs declaration is made with the official form for removal goods and a list of the goods. Items bought shortly before the move, as well as certain goods such as alcohol and tobacco, are subject to restrictions.

The legal framework for residence permits, taxation and the choice of canton is explained in the articles on [moving to Switzerland](#) and [lump-sum taxation](#).

7 How Ressos Legal helps

I advise families on the legal side of their move to Switzerland, from the residence permit and the tax ruling to the purchase of a home, and coordinate with relocation specialists for the practical steps. [Contact me](#) for a first conversation.

For general information only. This article does not constitute legal or tax advice, does not replace advice on an individual case and creates no lawyer-client relationship. It reflects the legal position as of September 2026.

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