

# RELOCATION GUIDE TO SAUDI ARABIA



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# INTRO

Welcome to our relocation guide to Saudi Arabia!

This guide contains some practical information to help you with moving to and living in Saudi Arabia. Please note that all information in this document is gathered from external, reliable sources, mentioned at the bottom of each section. Yet, we cannot fully guarantee the quality of the used sources and the completeness, accuracy and up-to-date nature of the content. Thus, before making decisions or taking actions, make sure you always check important or critical information with the responsible authorities and do take possible changes since the publication of this document into account.

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Whenever you would discover some missing key-information that would be interesting to add in this relocation guide, feel free to let us know. We also do confirm that our company does not have any commercial bindings with any of the companies or organizations mentioned in this guide.

We hope this guide provides you some useful insights and we wish you all the best and a lot of success in your new challenge !

27/04/2023

# **ABOUT XXX**

## **GENERAL INFORMATION**

### **Country name:**

Conventional long form: Kingdom of Saudi Arabia

Conventional short form: Saudi Arabia

Local long form: Al Mamlakah al Arabiyah as Suudiyah

Local short form: Al Arabiyah as Suudiyah

Etymology: named after the ruling dynasty of the country, the House of Saud; the name "Arabia" can be traced back many centuries B.C., the ancient Egyptians referred to the region as "Ar Rabi"

Government: absolute monarchy

Capital: Riyadh

Law system: Islamic (sharia) legal system with some elements of Egyptian, French, and customary law; note - several secular codes have been introduced; commercial disputes handled by special committees.

## **GEOGRAPHY**

Middle East, bordering the Persian Gulf and the Red Sea, north of Yemen

### **Geographic coordinates**

25 00 N, 45 00 E

### **Area**

total: 2,149,690 sq km

land: 2,149,690 sq km

water: 0 sq km

## **RELIGION**

Muslim (official; citizens are 85-90% Sunni and 10-12% Shia), other (includes Eastern Orthodox, Protestant, Roman Catholic, Jewish, Hindu, Buddhist, and Sikh) (2020 est.)

note: despite having a large expatriate community of various faiths (more than 30% of the population), most forms of public religious expression inconsistent with the government-sanctioned interpretation of Sunni Islam are restricted; non-Muslims are not allowed to have Saudi citizenship and non-Muslim places of worship are not permitted (2013)

## **WOMEN'S RIGHTS AND FREEDOMS**

### **Women's rights and gender equality in Saudi Arabia**

Women's rights in Saudi Arabia are growing. Compared to the rest of the world, however, the Kingdom offers women very little freedom and autonomy. Historically, much of this social control has focused on the country's guardian system, whereby a woman needed her male guardian (a father, husband, brother, son, or another male relative) to accompany her in public and to allow her to travel, get an education or a job, undergo surgery, and get married.

Despite the fact that restrictions on women have been easing, the timeline of these changes can seem shocking. It was only in 2006, for example, that women could get ID cards without permission from their guardians. Furthermore, women only gained the right to ride bicycles and motorbikes in 2013. In 2018, the government announced that women could enter sports stadiums for the first time, and, in a massive victory, they also received the right to drive in Saudi Arabia.

In 2018, Saudi Arabia only ranked 145th (out of 149) in the Global Gender Gap Index.

### **Attitudes towards women in Saudi Arabia**

Saudi Arabia practices a strict form of Islam, called Wahhabism, which calls for, among other things, strict gender separation, unless you are married or related. This is institutionalized through segregated public transportation, entrances to buildings, and eating areas in restaurants. Public displays of affection between opposite sexes, even if married, are unacceptable.

For women, there is a tacit understanding that their behavior (how they dress, their makeup, what spaces they are in) affects the men around them negatively. So, women must dress modestly and they must obey their guardians. Expats no longer have to wear the abaya or headscarf, but you might want to just in case. Generally speaking, as an expat woman, you should research your rights thoroughly, dress modestly, and always carry a headscarf; if someone asks you to cover your hair, do it.

### **Laws on harmful practices in Saudi Arabia**

Although laws on the guardianship system have eased in recent years (allowing women to travel, pursue their education, get married, or get a job) there are still concerns about implementation. Some worry that guardians will still be able to formally or informally sidestep these regulations. In practice, most women continue to need approval from their guardians to travel, marry, and get a job.

When it comes to women's rights in Saudi Arabia, one of the main points of contention is Female Genital Mutilation (FGM), which still occurs in the Kingdom; by both Saudi and foreign communities. A recent study found that nearly one in five women had undergone the procedure.

### **Women's political rights in Saudi Arabia**

#### **Voting rights for women in Saudi Arabia**

Women could vote in and run for elections for the first time in 2015. That year marked only the third time the Kingdom had held elections.

#### **Women in power in Saudi Arabia**

Among the women who ran in the 2015 municipal elections, only 20 women (out of 2,000 seats) won. Municipal councils are in charge of tasks such as garbage collection, street maintenance, and public gardens.

The Shura Council is a body with no legislative power but which serves in an advisory role to the King. In 2013, the King appointed 30 women to the 150-member Council. As per the country's Vision 2030

plan, the government intends to increase women's economic participation to 25% in the next several years.

## **Women's economic rights in Saudi Arabia**

### **Employment rights**

Women can seek work in Saudi Arabia. However, it can be difficult. If you are on your husband's work permit, you have to get his permission to work, since he is your guardian. Because of regulations about gender segregation in workplaces (separate bathrooms, break rooms, and the like), some employers hesitate to spend money to meet those regulations in order to hire women. Women can work in most fields, except those considered not 'suited to their nature,' such as construction or garbage collection.

Only around 22% of Saudi women are employed and, unfortunately, earn on average 56% of what men make. The percentage of senior-level positions in the Kingdom held by women is 1.27%. Working women who become pregnant get ten weeks of paid maternity leave, as well as an extra hour-long break for breastfeeding, upon returning to work. Recent fathers get three days of paternity leave.

### **Women in business**

While women have the right to open their own businesses in Saudi Arabia, in practice, this can be tricky. This is because you often need a business partner or a representative who is male, yet many male investors or entrepreneurs refuse to work with or engage with women.

### **Financial and property rights**

While there is no formal prohibition on women buying or renting property, it can be tricky to pull off without an approving male guardian. You can find out more in our guide to buying a home in Saudi Arabia.

## **Women's health and reproductive rights in Saudi Arabia**

Women's healthcare in the Kingdom is high-quality and generally accessible; however, women only recently gained direct access to their medical information instead of their guardians getting it. Saudi Arabia's maternal mortality rate is 12 deaths/100,000 live births, a rate that is even lower than in the USA.

The population is generally healthy, although women do struggle with significant vitamin D deficiency from a lack of sun exposure, as well as rising diabetes, hypertension, and other inactivity-related illnesses. If you are considering moving to the Kingdom, keep in mind that, although birth control is legal and generally available, abortions are incredibly difficult to access legally.

## **Women's education rights in Saudi Arabia**

Education is an interesting factor when it comes to women's rights in Saudi Arabia. Women and girls have the right to an education in the Kingdom and literacy rates are 91% and 97% for women and men, respectively. In fact, women are pursuing higher education in droves; in fact, more than 51% of university graduates are female.

## **Women's freedom from violence in Saudi Arabia**

Because of its very nature, it is difficult to know the true rates of domestic violence in Saudi Arabia; in fact, this was only made a crime in 2013. The Regulation to Protect Against Abuse defined domestic violence and the penalties for it, including up to a year in prison and a large fine. That said, the law

doesn't state how its implementation will be ensured. In 2015, the Saudi government stated that it adjudicated 8,016 cases of domestic violence cases. Because many women are deterred from turning to the authorities – as filial disobedience is still a crime – and because in some cases it is difficult to make an accusation of domestic violence without a guardian present, it is safe to assume that this number is a very low estimate.

### **Family and divorce laws in Saudi Arabia**

The status of husbands and wives is incredibly unequal in the Kingdom. Once a man marries a woman, he takes over her guardianship from her former guardian. This means he must at least implicitly – but often explicitly – approve of many of the facets of her day-to-day life. As in many Muslim countries, *sharia* law directs family law. So, men have the right to unilaterally and immediately divorce their wives, whereas wives must go through a lengthy and expensive court process to attain a divorce. In 2019, the government passed a law that allows women to check online or receive the news of their divorce via text message; before this, men could dissolve a marriage without informing their wives.

Child custody arrangements often skew in the father's favor and, even if a wife gains custody, the father often maintains guardianship over them. As an expat, it is important to keep in mind that you are technically subject to these laws. It is advisable to do your homework, know your rights, and always have an exit strategy.

### **Breastfeeding laws in Saudi Arabia**

Breastfeeding is widely encouraged in Saudi Arabia because the Quran dictates that new mothers should breastfeed their babies for the first two years. Most women in the Kingdom receive information about breastfeeding and locals consider the practice a positive one.

## **USED SOURCES**

[An overview of women's rights in Saudi Arabia | Expatica](#)

[Saudi Arabia - The World Factbook \(cia.gov\)](#)

# VISAS

## **Working in Saudi Arabia**

The expat exodus previously mentioned comes amid the Saudi government's attempts to diversify the country's economy beyond oil and increase employment opportunities for Saudi nationals.

As part of this drive, the government has increased the cost of living for foreign workers by introducing an annual fee for their dependents. It has also set restrictions on the professions expats can work in.

## **Work permits in Saudi Arabia**

To work in Saudi Arabia, you will ultimately need a residence permit (*Iqama*), which allows you to work for a specific amount of time (up to two years).

Anyone moving to Saudi Arabia for work needs to have a Saudi employer who can act as their sponsor. Furthermore, the company must have visa approval from the [Saudi Ministry of Labor](#) to employ foreign nationals.

The first step of getting an Iqama is to obtain a work visa. Your employer must apply for this visa on your behalf; after approval, you can enter the country and start working.

Within 90 days of your arrival, your employer must apply for a residence permit, which also includes a work permit. The residence permit acts as the standard form of identification in Saudi Arabia, so you won't be able to undertake tasks such as opening a bank account without one.

You should carry your Iqama with you at all times. If you fail to present your card when requested, you could be fined. The Iqama is limited to a duration of one or two years (depending on the length of your work contract), after which it will need to be renewed by your employer.

## **What does a work permit in Saudi Arabia look like?**

Your Iqama card will include the following details:

- name
- nationality
- date of birth
- employer and job title
- unique Iqama number
- issue and expiry date

## **Other types of work permits in Saudi Arabia**

If you are moving to Saudi Arabia to work for the medium or long term, you will need to get an Iqama. For short-term visitors, there are some other options, as follows.

### **Business visit visa**

This visa allows you to conduct business transactions with a Saudi company. This is useful for people offering short-term services and limits the type of work you can conduct things such as holding meetings.



To get a business visit visa you will first need a letter of invitation from a Saudi sponsor. The cost is \$54 (for a single entry) or \$134 (for multiple entry) for US citizens or £49/£106 for UK citizens. Processing time is up to seven working days.

### **Work visit visa**

This visa theoretically allows employees from foreign businesses to work temporarily in Saudi Arabia, for a period of 30 to 90 days.

In October 2019, the Saudi government suspended work visit visas. It is anticipated that the government will introduce a new temporary work visa in the coming months (December 2019).

In the meantime, expats looking to conduct full business activities (beyond those permitted by a business visa) need to obtain a residence permit.

### **Family visas**

It is possible to register family members on your Iqama, however, rules introduced by the government in 2017 have made this considerably more expensive.

Foreign workers with dependent family members now need to pay a monthly levy for each family member. As of July 2019, the current levy is SAR 300 (73 EUR) per dependent, although this will rise to SAR 400 (97 EUR) per dependent in 2020.

Family members must obtain permission from the authorities before working in Saudi Arabia.

### **Premium residency Iqama**

The premium residency Iqama, also known as the Saudi Arabia green card, offers expats permanent residency in the state without the need for a sponsor.

The program offers permanent residency at a cost of SAR 800,000 (194.000 EUR) or an annual renewable residency for SAR 100,000 (24.350 EUR).

The premium system launched in June 2019, and Saudi media agencies claim that expats of 27 different nationalities applied by mid-October.

### **Applying for a work permit in Saudi Arabia**

Your employer should deal with the Iqama application process on your behalf. However, you will need to supply a range of documents, including the following:

- your passport
- two passport-sized photographs of yourself
- two passport-sized photographs of your employer
- a letter from your employer/visa sponsor, which has been certified by the [Chamber of Commerce](#) as well as the [Ministry of Foreign Affairs](#)
- a signed employment contract
- certificates of academic and professional qualifications
- an up-to-date police report detailing any convictions
- a medical report from a licensed physician

Before you can be issued a permit you will need to have your fingerprints taken and undergo a medical examination. This is required to ensure you don't have any contagious illnesses such as HIV.

You can review the status of your Iqama on the [Ministry of Interior](#) website.

### **Costs of work permits in Saudi Arabia**

Your employer should cover the cost of your residence permit. The total fee depends on the percentage of Saudi nationals that your company employs, however.

If more than 50% of employees are Saudi nationals, the overall fee will be SAR 7,200 (1.753 EUR). This is made up of SAR 750 (183 EUR) for the Iqama, SAR 6,000 (1.461 EUR) for the work permit, and SAR 450 (110 EUR) for insurance.

If the company has more than 50% expatriate workers, the fee rises to SAR 8,400 (2.045 EUR), with the work permit fee increasing to SAR 7,200 (1.753 EUR). The government generally reviews these fees on a regular basis.

### **Changing or renewing work permits in Saudi Arabia**

The responsibility for renewing your Iqama falls on your employer. It is best for the company to start this process ahead of time, as fines will be levied if you fail to renew it before your current permit expires.

The majority of the renewal process can be undertaken by your company online, although you will need to sit the medical examination again before your permit is issued.

Importantly, your Iqama is locked to the company which acts as your sponsor. Therefore, if you want to transfer between two Saudi employers, you will need to obtain a no-objection certificate from the employer you are planning to leave.

### **Working without a visa in Saudi Arabia**

The penalties for working illegally in Saudi Arabia can be severe. Individuals without a work visa may have to pay a fine up to SAR 10,000 (2.435 EUR) and are also likely to face arrest and deportation.

If your employer fails to apply for a work visa, they can face a fine up to SAR 100,000 (24.350 EUR) and also have their trade license revoked.

## **USED AND USEFUL RESOURCES**

[Guide to getting a work visa in Saudi Arabia | Expatica](#)

[Saudi Arabian Embassy \(US government\)](#)

[Living in Saudi Arabia \(UK government guide\)](#)

[Saudi Arabia Ministry of Foreign Affairs](#)

[Saudi Arabia Ministry of Labor](#)

# HEALTH INSURANCE

## WHO NEEDS HEALTH INSURANCE IN SAUDI ARABIA?

Everyone living in Saudi Arabia needs health insurance. This includes employers and employees, spouses as well as all family members of employees. It also includes any foreigners who choose to move to Saudi Arabia. In fact, expats will be unable to receive their work or residence permit without proof of insurance.

## PUBLIC HEALTH INSURANCE IN SAUDI ARABIA

All Saudi citizens have free public health insurance. This grants them access to comprehensive care, including hospitals, clinics, and outpatient services. It also includes dentists, pharmacies, and rehabilitation centers. However, expats in the Kingdom do not have access to these services.

## PRIVATE HEALTH INSURANCE IN SAUDI ARABIA

### **Who needs private health insurance in Saudi Arabia?**

As an expat, you must have private health insurance if you want to live and work in Saudi Arabia. Your employer will include health insurance as part of your benefits package. However, what your premium will cover can vary. So, be sure to go through your policy with a fine-tooth comb.

Keep in mind what health cover you actually need. Is dental work part of the plan? What maternity costs receive coverage? What are your co-payments? Which hospitals and clinics can you visit? These are all things you should consider. Also, keep in mind that insurance policies can vary substantially in price. This means that some of the more affordable ones might not be accepted at the larger, more popular or reputable hospitals and clinics.

### **The advantages of getting private health insurance coverage in Saudi Arabia**

The good news is that even if your employer's insurance is insufficient for your needs, you can always top it up. This means you can purchase additional private cover for things like chiropractic treatments or a contact lens stipend. In fact, you might even be able to negotiate additional private insurance in your benefits package.

Seeking additional private insurance can provide some key benefits. This could include access to the Kingdom's best facilities or high-quality dental care. You might even find insurance that offers emergency evacuation should there be political unrest. So, take some time to consider what you and your family need and check if your employer's insurance meets them. If not, start researching additional insurance.

### **How does private health insurance work?**

Typically, employer-provided health insurance works on a co-payment system. That means even with insurance, you'll likely have to pay *something* for treatments or care. Triple-check your insurance policy to see what you're responsible for and under what circumstances. Keep in mind that many

employers' insurance may provide only basic care. So, your co-payments – or out-of-pocket payment for specialized treatment – may be high. That said insurance premiums in the Kingdom are competitive, with plans available for less than SAR 7,500 (1.800 EUR) a year.

### **How to choose a health insurance provider**

As an expat, your employer will likely provide your insurance. However, this means you won't have much choice in which insurance provider you use for your basic cover. Although, you may be able to negotiate a different insurance package with your company that better meets your needs.

However, if you'd like to take out an additional, top-up private insurance premium, be sure to shop around for the best deal. Make sure you find one that covers all the medical needs of you and your family.

### **Health insurance providers in Saudi Arabia**

If you're looking for additional private health coverage in Saudi Arabia, there are a number of international insurers that operate in the country. This includes:

- [APRIL International](#)
- [Globality Health](#)

### **Health insurance costs and reimbursements**

Premium costs depend on the individual. For example, factors like how healthy you are, how often you seek medical care, and how strong your insurance policy is will all mean different prices. Although expats use a co-payment system, things like medications are heavily subsidized. This means you may end up spending less than you anticipated.

To get the best idea of what you'll pay, see what your employer-provided and additional private insurance (if any) actually covers. That way, you'll be able to estimate your costs more accurately.

### **Health insurance for unemployed or low earners**

All Saudi nationals receive free public healthcare regardless of their employment status. However, for expats, things are a little different. That's because everything is tied to the employed person in your family. Your employer must provide proof of your employment and your health insurance package in order for you to get a residence permit. Your spouse and dependents are then included in your insurance package. If your employer fires you, however, you automatically lose your health insurance and your right to stay in the country. You, and any dependents, will have to leave the Kingdom.

Domestic workers, who are often low-earning expats, are exempted from mandatory health insurance. Instead, their sponsors take responsibility for their health-related expenses, either by registering them in a Health Center or by paying out-of-pocket for any treatments.

[Getting health insurance in Saudi Arabia | Expatica](#)

# HEALTHCARE

Saudi Arabia has a mixed public and private healthcare system, both providing good quality services. Furthermore, around 60% of services are publicly provided through the government's [Ministry of Health](#). These consist of:

- Primary healthcare centers
- Hospitals
- Specialist services
- Outpatient services

There are plans to privatize some of the public healthcare services over the next few years. However, the government has said that services will [remain free](#) for Saudi citizens.

The [Saudi Commission for Health Specialties](#) regulates all healthcare professionals in Saudi Arabia.

## **Who can access healthcare in Saudi Arabia?**

The public healthcare system in Saudi Arabia is open to Saudi citizens and public sector workers. Furthermore, services are free and include:

- GP services
- Hospital treatment
- Dental treatment
- Prescription medicines

Expats in Saudi Arabia have to access private care through hospitals, clinics, and health centers. Since 2005, non-nationals must have mandatory health insurance, and this should be provided through employers. Additional private policies can also be taken out.

## **Healthcare costs in Saudi Arabia**

The Saudi population has grown in the last 20 years; as a result, there has been an increase in health spending. Furthermore, to help pay for services, the government has sought a closer partnership with the private sector and moved towards an insurance-based system.

Before 2005, government subsidies funded public healthcare in Saudi Arabia. After that, the government introduced compulsory health insurance for non-nationals and extended it to Saudi private-sector employees in 2016. There are plans to further expand the system to other Saudi nationals. Individual healthcare costs for expats will depend on the nature of their health insurance plan and furthermore, what treatment they seek.

## **Health insurance in Saudi Arabia**

If you move to Saudi Arabia, you will need to have health insurance coverage. Furthermore, your employer should arrange this.

The [Council for Cooperative Health Insurance \(CCHI\)](#) oversees the country's insurance system. They state that all private sector companies should provide coverage for workers and their dependents. Despite this, there are still many companies not providing this.

There are currently 26 health insurance companies operating in Saudi Arabia. In addition, the average premium is SAR 1,759 (428 EUR).

Employer insurance policies may only provide basic coverage (e.g., no dental coverage) so many expat workers top up with more comprehensive private insurance. Providers include:

- [APRIL International](#)
- [Globality Health](#)

### **How to register for healthcare as an expat**

Expats can't access public healthcare in Saudi Arabia, therefore there is no standardized registration procedure.

Your employer should register you for private health insurance and you'll receive a health insurance card once this is done. You can use your health insurance card for private healthcare services and facilities such as doctors, hospitals, and therapy treatments.

Registration procedures vary across different individual providers, however, it is likely you'll have to provide the following:

- Passport/valid photo ID
- Residence permit or visa
- Proof of address

There is information on the [Saudi National Portal](#) about accessing various different health treatments.

### **Private healthcare in Saudi Arabia**

Private healthcare plays a big role in the Saudi Arabian system. As a result, the government has attracted private-sector investment through a public-private partnership (PPP). Furthermore, it has set a goal to increase private sector healthcare provision to 35% by 2020.

Expats who can't access public services use private facilities; in addition, some locals are treated here. However, there is not a great difference in quality between public and private healthcare in Saudi Arabia.

Despite the fact that private care is more expensive, there are a number of benefits including:

- Shorter waiting times
- Better access to English-speaking staff
- Access to some treatments not available elsewhere

Private facilities in Saudi Arabia include:

- 158 hospitals (around one-third of total hospitals)
- Rehabilitation centers
- Specialist clinics
- Outpatient treatment (around 37% of the country's total)

### **Doctors and specialists in Saudi Arabia**

Finding a doctor or specialist in Saudi Arabia isn't too hard. In fact, there are approximately 2.4 doctors per 1,000 residents in the country, including many specialists. Some of the more popular specialisms include:

- Cardiology
- Orthopedics
- Ophthalmology
- Urology
- Ear, nose, and throat specialists

There are many ways to find a doctor, including:

- The [CCHI website](#)
- Your country's embassy
- Your health insurance provider
- The [UK government website](#), which has a list of English-speaking services
- Various website directories

### **Women's healthcare in Saudi Arabia**

Above all, the quality of women's healthcare facilities in Saudi Arabia is good. However, women have historically been treated as second-class citizens in Saudi Arabia. Until fairly recently, husbands were classified as legal guardians; as a result, they had to give permission before their wives could receive certain treatments.

However, these laws have been relaxed in recent years. Furthermore, a woman's right to choose and consent to procedures is now being recognized. Despite this, women's healthcare facilities in Saudi Arabia are not as advanced as those in neighboring Gulf countries.

While contraception and female hygiene products are available to purchase from pharmacies and other stores, some things are not accessible. For instance, the morning after pill is banned in Saudi Arabia.

Fertility treatment is becoming more available, however, being unmarried and pregnant is illegal. In fact, this is punishable by imprisonment – or deportation for expats. Furthermore, abortion is only permitted in rare circumstances.

### **Children's healthcare in Saudi Arabia**

The Ministry of Public Health promotes a child health program that includes areas such as:

- healthy eating and growth
- breastfeeding
- dental hygiene
- disease prevention

Expats can find pediatricians and child health specialists at private hospitals and clinics across the country.

Furthermore, there is a national immunization schedule that offers vaccines to prevent 15 diseases, including:

- tuberculosis

- hepatitis A and B
- polio
- whooping cough
- measles
- mumps
- rubella
- chickenpox

### **Dentists in Saudi Arabia**

Dentistry is a growing profession in Saudi Arabia. In fact, many dental colleges have opened in recent years; there are currently nearly 17,000 licensed dentists working in the country. Due to the growing demand, nearly three-quarters of these are foreign dentists, many of whom provide private treatment available to expats.

The quality of private-sector dental care in Saudi Arabia is considered high. Furthermore, the following specialist treatments are available:

- orthodontics
- periodontics
- implantology

Many Saudi nationals opt for private treatment if they can afford it; cities such as Riyadh and Jeddah experience dental tourism. Unfortunately, not all private health insurance policies cover dental treatment, therefore you will need to check with your provider first.

### **Hospitals in Saudi Arabia**

There are over 450 hospitals in Saudi Arabia. These include:

- 58% public facilities
- 33% private facilities
- 9% military hospitals

The service provision in public and private hospitals is very similar. The private sector offers a more extensive range of treatments, however, this comes at a cost; therefore expats need to get insurance.

Public hospitals provide free treatment for Saudi citizens. Additionally, there are many specialist public and private hospitals, including the King Khaled Eye Specialist Hospital. This is one of the world's largest eye hospitals.

General hospitals in Saudi Arabia have emergency wards, maternity wards, and specialist wards. All patients admitted for emergency care will be treated. Those without insurance, however, will be charged.

### **Pharmacies in Saudi Arabia**

Medicines are widely available at pharmacies across Saudi Arabia. Most are sold without prescriptions and are affordably priced due to government subsidies.

However, some medications are either banned or highly controlled in the country. As a result of this, anti-depressants and sleeping pills cannot be purchased. Therefore, if you are bringing medication into Saudi Arabia, check first to see if there are any restrictions.



Most pharmacies in Saudi Arabia are open from 09:00 – 13:00 and then from 16:30 – 22:30. In addition, you can find 24-hour pharmacies in the big cities and in many hospitals.

### **Mental healthcare in Saudi Arabia**

The level of services for mental healthcare in Saudi Arabia has developed over the past 30 years. In addition, the country created a national Mental Health Policy in 2006.

Those with mental health problems are treated at primary care level through health centers in the first instance. Serious or persistent problems, on the other hand, are referred to psychiatric hospitals, community residential facilities or outpatient treatment.

Citizens can also self-refer or choose to pay for the more extensive private facilities available. Furthermore, these private facilities include:

- clinics offering psychotherapy
- rehabilitation services
- psychotropic drugs
- addiction services
- speech therapy

Healthcare provision is improving, however, there are still many gaps. For instance, there are high rates of misdiagnosis, stigma surrounding issues, and an over-reliance on family care. Furthermore, research has found that:

- 39% showed signs of depression, according to a 2013 study;
- a study of young people found that 41% had experienced depression and 49% anxiety

There are around 17 beds in mental hospitals per 100,000 of the population in Saudi Arabia. This is about the same as the global average.

### **Other forms of healthcare available in Saudi Arabia**

You can find alternative and complementary therapies practiced across Saudi Arabia. These are often referred to locally as Islamic Medicine.

Alternative medicine is fairly popular. In fact, studies have found that around 60-75% of the local population uses it. Licensed practitioners perform treatments, including the following:

- acupuncture
- osteopathy
- chiropractic
- naturopathy

### **What to do in an emergency in Saudi Arabia**

The general emergency numbers in Saudi Arabia are 999 and 991. However, to call for an ambulance directly, you need to call 997. Ambulance response times can vary, and therefore, if possible it is advisable to drive directly to the nearest hospital.

Hospitals in Saudi Arabia are equipped to deal with most medical emergencies and will treat anyone. In addition, most emergencies are covered by basic insurance packages.

## **USED AND USEFUL RESOURCES**

<https://www.expatica.com/sa/healthcare/healthcare-basics/healthcare-system-in-saudi-arabia-71162/>

- [Saudi National Portal](#)
- [Ministry of Health](#)
- [Council for Cooperative Health Insurance](#)
- [Saudi Commission for Health Specialties](#)

# **EMERGENCY NUMBERS**

The main emergency phone numbers in Saudi Arabia are 911 and 999. These connect callers to the police and to the fire and medical services in the country. There are also individual emergency numbers and services in Saudi Arabia, as follows:

- Police assistance: 999/ 911
- Fire emergency response: 998
- Car accidents: 993
- Public ambulance services:997
- Natural disasters: 966
- Coast guards: 994
- General emergency: 112

In Saudi Arabia, language, cultural, and development barriers may prevent expats from accessing emergency services in the way they are familiar with in their home country. While emergency operators will typically answer the phone in Arabic, they will immediately connect you to an English operator upon request. However, a little knowledge of Arabic does go a long way.

## **USED SOURCES**

[Emergency numbers and services in Saudi Arabia | Expatica](#)

# **MANDATORY AND OPTIONAL INSURANCES**

Insurance is a fast-growing industry in Saudi Arabia. This growth is expected to continue as the population expands and more expats relocate to the country.

The structure of the Saudi Arabian insurance market is slightly different than in other Gulf countries. In contrast to neighbouring Qatar, which is mostly dominated by a few big insurance firms, Saudi Arabia has a larger number of smaller publicly traded companies.

There are 34 Islamic insurance cooperatives in Saudi Arabia. In addition to this are larger international companies that offer policies including health insurance and life insurance. Tawuniya (national) and BUPA (international) are the two biggest firms by market share.

The Saudi Arabian Money Authority (SAMA) regulates the country's insurance sector. No Saudi Arabian insurance associations or trade organizations exist.

## **COMPULSORY FORMS OF INSURANCE IN SAUDI ARABIA**

### **Car insurance**

Already one of the biggest insurance markets in Saudi Arabia, motor insurance is predicted to grow in the coming years. This is largely due to the fact that Saudi Arabian women can now legally drive.

Under Saudi Arabian law, you must insure the vehicle, rather than the driver, against incidents involving the owner or authorized driver. All vehicles must have at least third-party liability insurance. This covers all costs incurred by third parties in any incidents.

You can purchase additional coverage, for example against loss or damage to your vehicle, up to a certain value. This is usually around SR 10,000 (2.435 EUR). Alternatively, you can buy fully comprehensive insurance that covers all costs including fire, theft, and accidents that were your fault.

The maximum liability claims limit on all Saudi policies is usually SR 10 million (2.435.000 EUR). Annual premium costs will depend on vehicle value and driver profile. As a rough guide, third party liability starts at around SR 800 (195 EUR) and fully comprehensive at around SR 2,500 (609 EUR).

### **Health insurance**

All residents in Saudi Arabia must have health insurance and this is the biggest insurance market in the Kingdom. Whereas Saudi citizens have free public health insurance, expats must take out private health insurance.

This is often arranged through employers. Many private insurers in Saudi Arabia offer schemes for companies that cover multiple employees. However, if your Saudi employer doesn't cover you, or you want a higher level of coverage than what is provided, you can purchase an individual policy. Private packages vary but usually cover basic GP and hospital treatment, emergency treatment, and maternity costs. Coverage for things such as dental care and specialist treatment may need to be added, though.

### **Social insurance**

Saudi Arabia has a compulsory contribution-based social security system, although it doesn't cover everyone. Private sector workers, plus some categories of public sector employees, make monthly insurance payments which are taken directly from their salaries.

Self-employed workers can choose to voluntarily enroll in a social insurance scheme. Social security payments in Saudi Arabia go towards:

- your pension;
- disability benefit;
- survivor benefit;
- work-related injury costs;
- unemployment benefit

## **OPTIONAL FORMS OF INSURANCE IN SAUDI ARABIA**

### **Home insurance**

Residents can choose to insure their home and contents against damage and loss. Most policies combine building and contents insurance. However, you can usually choose to insure these separately if you prefer. Landlords in Saudi Arabia will often include building insurance in rental agreements. However, they will rarely include contents insurance.

Insurance generally covers damage caused by fire, flooding, earthquakes, and natural disasters, plus theft of property. If you are a landlord, you can purchase additional coverage, for example, third party liability or loss of rental income.

Similar to most countries, the cost of your home insurance in Saudi Arabia will depend on the value of what is being covered, any additional coverage included, and the level of risk to the property.

### **Life insurance**

Those who want to plan for retirement or protect their loved ones in the event of their death or life-limiting disability can purchase life insurance in Saudi Arabia.

Although many of the national insurance companies don't offer life insurance among their products, there are a number of international companies where expats can take out a sharia-compliant policy. You may also be able to transfer a life insurance policy taken out in your home country.

In addition to this, some Saudi Arabian private sector companies offer life insurance as part of their benefits package. You can tailor policies to suit your individual needs. The company will typically make a lump sum payment which can cover costs such as:

- living costs for your spouse;
- schooling costs for dependent children;
- care costs if you suffer from a permanent disability

### **Travel insurance**

If you live in Saudi Arabia and need to travel abroad for personal or work purposes, then you may want to consider buying travel insurance. Most insurance companies offer this so shop around for a good deal.

Travel insurance can cover a variety of costs, including:

- canceled or missed flights;
- lost or delayed baggage;
- medical expenses;
- emergency accommodation costs in the event of an incident abroad;
- third party liability costs

Premiums are based on the extent of your coverage. You should check the level of medical coverage as this often only includes limited emergency treatment. Additionally, global health insurance may cover many medical costs so make sure you don't purchase the same thing twice.

Also, check for exclusions. For instance, extreme sports activities or high-risk excursions are usually not covered unless you pay extra. Costs can be anything between SR 50 (12 EUR) and SR 1,000 (244 EUR) plus, depending on what you choose to have covered. It will also depend on:

- the length of the coverage period, which can be anything from a few days to annual or bi-annual coverage;
- whether you want regional or worldwide cover

### **Accident insurance**

This covers the risks associated with unexpected accidents. Because social insurance doesn't cover everyone in Saudi Arabia, many people are vulnerable in the event of a serious accident.

Coverage can include:

- the costs of being unable to work, either short-term or long-term, due to an accident;
- medical expenses;
- death-related costs in the event of a fatal accident

### **Commercial insurance in Saudi Arabia**

If you run a business in Saudi Arabia or work in a self-employed or freelance capacity, you can purchase insurance to cover business risks. Most insurance companies offer different corporate packages to suit a range of needs. Insurance types include:

- **Liability insurance** – this includes public liability insurance against third party claims, which is mandatory for some businesses. You can also take out professional liability insurance to protect from claims resulting from your professional activities or decisions.
- **Property insurance** – not mandatory, but worth taking out if you want to protect your business premises or have a significant amount of commercial equipment or stock. This can also be extended to cover business interruption costs.
- **Employee insurance** – businesses with employees are required by law to insure staff against workplace injuries. Insurance companies also offer employee insurance packages to larger firms, including health insurance, accident insurance, and group life insurance.

- **Motor insurance** – mandatory for all motor vehicles, whether used for business or personal purposes. Businesses with multiple vehicles can also get them insured under corporate motor fleet insurance.
- **Shop owners insurance** – some brokers offer an all-inclusive package to shop owners which covers property and contents, liability, and employee coverage. Costs will depend on the size and value of the business.

### **Tools for comparing insurance in Saudi Arabia**

The leading comparison tool for the Middle East, Yalla Compare, is due to launch an insurance comparison tool in the future. At present, it has a few articles relating to insurance that may be useful when shopping around.

### **USED SOURCES**

[Guide to getting insurance in Saudi Arabia | Expatica](#)

## **CHILDCARE**

Children can go to nursery school between the ages of three and five. If you're not ready to part with your little one yet, or if you'd like some help around the house, many expats choose to hire nannies. Most nannies are expats from places like the Philippines or India, though you would need to act as their sponsor. It's not terribly expensive, but it does require that you handle all that paperwork.

### **USED AND USEFUL RESOURCES**

[Having a baby in Saudi Arabia | Expatica](#)



# **SCHOOLING AND EDUCATION**

## **EDUCATION IN SAUDI ARABIA**

Education options in Saudi Arabia are heavily dependent on your passport and, to a lesser degree, your religion. However, although there are plenty of public, private, and international schools, access is not universal.

Saudi government schools, for instance, are only open to citizens and residents. That said, non-resident children may enroll, on the condition that they are Muslim. It is important to keep in mind that Saudi government schools are gender-segregated; they also focus much of their teaching on topics such as Islamic studies.

Private schools are privately run, but most follow the national curriculum and teach in Arabic. Therefore, this might not be a feasible option for many expats; most of whom will choose to send their children to international schools. Across the country, however, education is organized into kindergarten (which is optional), and primary and secondary units; with many institutions conveniently offering all three at their schools. The Ministry of Education and the General Presidency of Girls' Education regulate all schools in the Kingdom.

### **Preschool education in Saudi Arabia**

Public, private, and international nurseries (for children between zero and three) and kindergarten or preschool (for those between three and five) are plentiful. However, these are not compulsory throughout the Kingdom. The focus of this education is more about helping students gain sensory development and social and collaborative skills; plus the necessary skills to be able to enter primary school.

It is important to keep in mind that the curriculum in public schools, and certain private schools, is entirely in Arabic and involves Islamic instruction. Furthermore, classes are taught entirely by women and are not gender-segregated. Expats looking to enrol their little ones in an international preschool should keep in mind that costs could range from SAR 10,000 – SAR 65,000 (EUR 244 – EUR 15828) per year.

## **PRIMARY EDUCATION IN SAUDI ARABIA**

### **The primary school system in Saudi Arabia**

In Saudi Arabia, primary school is for students between 6 and 12 years old and is overseen by the national Ministry of Education. In fact, all students in the Kingdom must legally attend all six years of primary school. However, none of the higher levels of education are compulsory.

### **Public primary schools in Saudi Arabia**

Government-run primary schools are free and universally available to Saudi citizens and certain expats. And although individual schools differ, there is often a reliance on rote memorization and repetition. The language of instruction is Arabic and there is a heavy emphasis on Islamic studies.

These realities; coupled with complaints about disorganization and the difficulty of transferring educational credits to their home educational system; dissuade many expats from enrolling their children in public schools.

### **Private primary schools in Saudi Arabia**

Private schools in the Kingdom can range from Saudi private schools to nationality-based institutions – for example, German schools – to schools that focus on a particular teaching standard or methodology; for example, the International Baccalaureate (IB). Many expats find that education costs are a serious consideration; these can range from SAR 15,000 to SAR 100,000 (EUR 3.653 to EUR 24350), depending on the school. Therefore, it is vital that you do your research and determine your educational priorities as a family before visiting schools.

## **SECONDARY EDUCATION IN SAUDI ARABIA**

### **The secondary school system in Saudi Arabia**

Depending on the institution, secondary school may have a different meaning in Saudi Arabia. After primary school, the Saudi system splits into intermediate (ages 13 – 16) and secondary (ages 17 – 19) stages. Meanwhile, some international schools call secondary school high school and offer it for those aged between 14 and 17. Neither secondary nor intermediate school is compulsory in the Kingdom – although it is highly advisable.

### **Public secondary schools in Saudi Arabia**

Government intermediate and secondary schools are free for Saudis, however, the quality can depend on the institution. Students generally study math, science, literature, history, Arabic, and Islamic studies; with English becoming a required subject in secondary school. Students who complete intermediate school also have the option to enroll in secondary schools with a particular focus; for example in the arts, sciences, commerce, or a particular vocation.

### **Private secondary schools in Saudi Arabia**

There are plenty of private schools throughout the Kingdom. Some of these follow the Saudi national educational curriculum and some adhere to international certifications; such as the International Baccalaureate program. International schools generally follow the educational standards of either a particular educational model – for example the British GCSE – or a particular country's educational standards, such as a French international school.

As an expat in Saudi Arabia, your best bet is probably to enroll your child in an international school; so be sure to spend some time reflecting on what kind of curriculum you would like your child to learn. You should also consider whether or where they plan to continue their further study; to make sure their education has the necessary accreditation.

## **GRADUATING IN SAUDI ARABIA**

Towards the end of secondary school, students in government schools take the General Aptitude Test (GAT); a verbal and quantitative exam to test how much they have learned and how prepared they are for further study. Many Saudi universities require the GAT for admissions. However, students who plan to study at a university abroad will need to meet the admissions requirements of whatever school and country they apply to. One way to avoid accreditation and admission issues is to attend a school that uses the curriculum of the country you are hoping to study in. For example, graduating from a German school in Saudi Arabia might be a good idea for the Germany-bound student.

## **INTERNATIONAL BACCALAUREATE IN SAUDI ARABIA**

The International Baccalaureate is a good option for students who want an internationally recognized and accredited education system. Widely considered as a rigorous course of study, an IB diploma shows universities globally that students are well-rounded, critical thinkers. Conveniently, 19 schools in the Kingdom offer the IB program.

## **SUPPORT FOR CHILDREN WITH SPECIAL EDUCATIONAL NEEDS (SEN)**

Some schools in the Kingdom mainstream children with special needs. Meanwhile, others serve as centers entirely devoted to special needs students. As a parent of a child with special needs, you will need to do significant research to make sure that a school or center can cater to your child's specific needs. Do your homework, ask questions, and make sure to schedule a visit before enrolling them.

Saudi organizations focus on special needs students. These include Shumua Al Amal, Prince Sultan Center for Special Education Support Services, and Arizona Centers for Comprehensive Education and Life Skills. For expats, the best place to start is with individual schools because some do a great job of accommodating special needs students. Check out the International Schools Group Dhahran Campus, the American International School Jeddah Campus, and the British School of Jeddah.

## **CHANGING SCHOOLS IN SAUDI ARABIA**

Given that most expats have to pay fees for their child to attend private or international schools, they have a significant amount of autonomy. You can withdraw your child from a school whenever you would like; however, it might make sense for your child to wait until the end of the semester or the year to leave. The challenge that faces most expats isn't withdrawing their child from one school, but rather finding a school that is accepting new students. Waiting lists can be very long for popular schools; therefore, be sure that the desired school accepts them first before you withdraw them.

## **HOMESCHOOLING IN SAUDI ARABIA**

Homeschooling is allowed in Saudi Arabia but, because it isn't an officially recognized method of instruction, it can be tricky to find the proper resources. Most expats decide to enroll their children in international schools because they offer such a wide range of options; that said, some parents do choose to home-school. Fortunately, there are plenty of online resources to help parents on their home-schooling journey. These include Enlightium Academy and Wolsey Hall Oxford. There are also networks of home-school parents, such as the Jeddah Homeschoolers Network.

## **EDUCATIONAL SUPPORT FOR EXPAT STUDENTS IN SAUDI ARABIA**

If you are planning to enroll your child in a government school, be prepared to navigate your child's educational needs in Arabic. Because most public school students are Saudi natives, you may have a hard time finding resources tailored to the expat experience.

If, like most expats, you choose to enroll your child in an international school, you will find an education system tailored to expat students; often with options like SAT or GCSE preparation. Since the majority of their students are non-Saudis, international schools often do well in anticipating and meeting the needs of expat children.

## **USED SOURCES**

[The education system in Saudi Arabia | Expatica](#)

# **RENTING PROPERTY**

## **The expat community in Saudi Arabia**

The number of expats living in Saudi is much lower than they are in most of the other Gulf countries; only around 30% of the total population comprises foreigners, who are mostly occupied in unskilled domains.

Most skilled expats moving to Saudi Arabia will possibly be based in Dammam, Jeddah, or Riyadh – the three cities that are popular with expats. They generally prefer living in Western compounds, which are self-contained, walled townships, insulated from the mainstream. Here, you can dress how you like and move around without restrictions; but only within the premises of the compound. You will have access to a host of facilities; these include swimming pools, community parks, restaurants, convenience stores, and so on. Furthermore, these facilities are all state-of-the-art.

Accommodation within these compounds – which is far more expensive than anything outside – may be provided for by your company or sponsor, so check with your employers beforehand.

## **Renting in Saudi Arabia**

While there are no clear figures on how many people rent in the Kingdom, it is estimated that about half the population, including locals, rent. As a result of this, the government is propping up measures for property purchases and investments in the real estate market. Due to the volatile geopolitical conditions – coupled with the fact that living long-term in Saudi is not really an attractive option – most expats prefer to not invest in property.

Western expats who come to Saudi generally choose compound life. These gated premises have high security, and higher walls, and are very safe. Within these walls, infrastructure-wise, you will feel like you are living in some well-maintained European suburbia. Therefore, if you have a family, this type of rental is particularly recommended.

Renting a property in Saudi is cheaper compared to countries such as the United Arab Emirates and Qatar. In addition, utilities and maintenance are often included in the rent.

## **Rental agreements**

The renting process is fairly efficient, with contracts being annual. There is a chance that all agreements may be in Arabic, therefore it is imperative that you ask for an English translated version and/or get an expert's view on the matter.

There are strict dos and don'ts you need to know – even within compounds. Pets, for instance, are frowned upon in most places. External guests will have to show their ID at various checkpoints. And if you are a man, single women cannot visit you. Bottom line: double-check all clauses in your contract before you sign on the dotted line.

All rental agreements in Saudi Arabia have to be necessarily registered on the Ejar electronic system; an online portal that monitors your rental space. This has all the details of the landlord, tenant, and agent, so that there is transparency from the word go and minimal disputes. If you don't register on Ejar as a tenant, your work permit will not get renewed.

## **POPULAR PLACES TO RENT IN SAUDI ARABIA**

### **Riyadh**

The Saudi capital is the most populated city in the country, and also very conservative and congested. There are a host of conveniences in the city, as well as access to good healthcare. Cost of living, including rent, is among the highest in the country. As a result, you will mostly find expats who are working in the government sector, banking, and telecommunications.

### **Dammam**

This is the city where most of the country's oil companies operate. Dammam is also driving distance from Bahrain, so, typically, many expats make weekend trips there. There are neighboring townships of Al Khobar and Dhahran, where you can choose to live. These are less industrial and have less ongoing construction, therefore, they are cleaner and more family-friendly.

### **Jeddah**

The city is the main gateway to the holy cities of Mecca and Medina, however, it is, by far, the most cosmopolitan and liberal city in Saudi. In addition, it is high in the arts and culture quotient. As a result of it being a hub for science, innovation, healthcare, and engineering, Jeddah is a top draw for expats. Furthermore, it is strategically located close to the Red Sea, therefore scuba diving and sailing are popular activities here.

### **Buying vs renting in Saudi Arabia**

Laws have been relaxed in order to enable foreigners to buy property in the country; although there are certain areas that remain off-limits. But remember, housing finance in the Kingdom has very low penetration since most of the purchases happen by making the payment upfront.

Unlike Dubai, Abu Dhabi, or Manama, which are very cosmopolitan cities, Saudi cities are still regarded as places where expats might not want to settle down for the long-term. Therefore, our suggestion is to study the lie of the land carefully before you decide to invest in property. Renting – for the initial years – may suit you better.

## **TYPES OF PROPERTY TO RENT IN SAUDI ARABIA**

### **Compounds**

For expats, Western compounds remain the favored option. There will be villas and apartment buildings (including condos) within them. These may be marked five-star or four-star, depending on the facilities provided. Individual villas are likely to have a garden, or at least a patch of green attached. A host of conveniences are at hand; market places, cafés, restaurants, golf courses, swimming pools, tennis courts, playschools, and so on. With names like Arizona Golf Resort, all efforts are made to make expats feel at home. These are usually privately owned by companies that manage and maintain them, too.

### **Standalone villas and townhouses**

These will be in the city space, and your personal life will be subject to scrutiny by authorities – and even neighbors. These can be three-bedroomed or four-bedroomed with as many (if not more) bathrooms, and may or may not have a garden.

### **Apartments**

One-bedroom, two-bedroom, and three-bedroom apartments can be found in the city. Many of the buildings in Saudi Arabia are low-rises, typically between four- and eight-storied. Some of the older low-rises have not got an elevator, so make it a point to check.

All other forms of accommodation come either furnished, semi-furnished, or unfurnished. Semi-furnished ones have basic furnishings such as carpets and curtains; as well as white goods like a refrigerator, washing machine, and dishwasher. With furnished accommodation, you can simply just move in, once you have ensured everything you require is in place. If it's not, you can always negotiate with your landlord. Air-conditioning is mostly a given in all forms. Even if there is no central air-conditioning, there should be individual units provided.

### **Looking for a place to rent in Saudi Arabia**

Very often, your employment contract will factor in accommodation. This means that your employer will organize it – most likely within the high walls of a gated compound – and deduct the rent from your salary every month.

If you don't have accommodation factored into your contract, and have to look for a place yourself, here are the options you can explore:

#### **Search online**

Some of the country's best-known and reliable property listing sites include:

- [bayut.sa](http://bayut.sa)
- [esimsar.com](http://esimsar.com)
- [justproperty.sa](http://justproperty.sa)
- [zaahib.com](http://zaahib.com)

These will have either the agent's or the landlord's contacts, and you can set up a meeting after taking a virtual tour.

#### **Check the English newspapers**

You can check the classifieds section of the newspapers – either in the print edition or online. You may also find notice boards advertising vacant properties for rent. All these have contacts of concerned agents or landlords.

#### **Speak to a friend/colleague**

They may know a real estate agent who can show you appropriate places that might suit your needs.

#### **Your company's HR department**

They can help you get in touch with well-known agents or landlords who can help you find a place to live, according to your preferences.

#### **Social media**

Visit social media groups on Facebook or Instagram and look for posts about renting accommodation in your local area.

#### **Visit an area or a compound you have identified**

You may see "for rent" notices on certain buildings. Pop in, and have a chat with the building or compound manager to find out more.

#### **Finding student housing in Saudi Arabia**

International students can apply for on-campus residences at universities. They can check out sites like erasmusu to see if the university in question, if unable to provide accommodation, work with a third-party contractor to outsource living quarters to students.

### Finding flatshares in Saudi Arabia

Flatshare options are usually available via word of mouth, online/social media, expat sites, or community sites. If you are a woman, you can only flatshare with other women; if you are a man, only with other men.

### How to rent a property in Saudi Arabia and tenancy contracts

In Saudi Arabia, you will have to pay a year's rent in advance through post-dated checks; unless your company is taking care of the rent, in which case it will be a monthly deduction from your salary. The landlord can ask for two checks, or for quarterly cheques. This, however, is negotiable, and not always watertight. There are cases – especially in compounds – where the tenant may be allowed to even do a monthly payment. However, checks have to be provided when you sign the lease.

In many cases, the contract may be drawn up in Arabic; therefore, it may be a good idea to avail the services of a legal expert so nothing is lost in translation. Additionally, ask for an English transcript for your own records.

There will be a refundable security deposit charged – which is usually the equivalent of a month's rent. The refund comes at the end of the tenure, once the landlord is sure there is no damage done to the property, other than regular wear and tear.

At the time of signing the lease, you will require the following documents:

- Residency card/permit, which is called the Iqama;
- Original and copy of passport and visa;
- Marriage certificate (if applicable);
- At times, the landlord may want a letter from your employer/sponsor stating your designation and salary; but this is not required by law any more (it used to be earlier).



Registering on Ejar is a must for tenants. You cannot renew your work permit unless you have proof that you have been registering your rental details.

### Rental costs in Saudi Arabia

In Riyadh, the monthly rent for a one-bedroomed apartment close to the heart of the city will be approximately SAR2,500 (EUR 609). A three-bedroomed apartment around the same area will be close to SAR 4,000 (EUR 974). The costs in cities like Jeddah and Dammam will be approximately the same, maybe marginally lower.

A three-bedroom villa in a Western compound – across Saudi Arabia – will cost anything between upwards of SAR 120,000 (EUR 29.220) to upwards of SAR200,000 (EUR 48.700); depending on the star rating of the compound, the location, and the amenities offered.

Do keep in mind that the rental market in Saudi Arabia fluctuates frequently. Therefore, it is best to do a comparative study across online resources before you start looking for a place.

You will pay your rent through post-paid cheques, usually from the date you move in. Most contracts are bi-annual, so if you occupy a place on the 10th of a month, subsequent encashment will happen on the 10th six months down the line.

### **Agency fees**

Agents typically charge around the equivalent of 2.5% of the annual value of the rental. But feel free to negotiate.

### **Tenant and landlord rights and obligations**

#### **Tenant rights**

- Ensure rental checks do not bounce;
- Maintain the property well, and hand it over in the condition it was originally in (except regular wear and tear as specified in the contract);
- Strictly adhere to the terms and conditions drawn out in the contract;
- Not create disturbances;
- If the rent doesn't include utilities, the tenant needs to pay the bills on time;
- To not use the premises for anything other than residential purposes (not conduct a home business out of a residential apartment, for instance).

#### **Landlord obligations**

- Hand over the place to the tenant after cleaning it and doing all repair works;
- Give the tenant receipts for the checks received;
- Maintain the common areas in the building (if it's an apartment) and ensure all maintenance work that falls under his jurisdiction (as specified in the contract) is carried out in a timely manner according to health and safety standards;
- Respect the privacy of the tenant and not come for impromptu inspections (unless there is a warranted case);
- Hand over an inventory to the tenant (especially if the place is a furnished one) before he moves in;
- Not increase the rent during the tenure of the annual contract.

### **Where to go in the event of a dispute**

The Ejar system locks down all the details of the bilateral contract; it's an initiative set by the Ministry of Housing. In case there is a dispute, you can file a complaint online quoting your Ejar number.

### **Utilities, internet, and maintenance in Saudi Arabia**



In compounds, rentals usually include charges for basic utilities such as water, electricity, gas, landline rental (not mobile), and internet/Wi-Fi. The rent also factors in cleaning and maintenance of all public/common areas in the complex.

If you are taking a non-compound property, then utility costs will have to be borne by you separately; unless otherwise agreed upon with the landlord. But building maintenance of communal areas is the landlord's responsibility.

### **Moving into rented accommodation in Saudi Arabia**

All available properties that are being advertised or being shown around by agents are usually ready to move in; already cleaned, freshly painted, been serviced by pest control, and so on. You can, technically, move as soon as your tenancy contract is signed, the Ejar registration is done, and the first month's check encashed. It depends on how you can negotiate this with your future landlord. If the place is furnished, you can move in within a week to 10 days after the paperwork is done and the checks paid.

If you are moving into a compound, and your company is not organizing it for you, there may be a waiting list since these properties are in high demand. You may find that a certain property will be free in a couple of months' time, and if your heart is set on it, you can move into a hotel apartment for that period of time.

### **Tips for renters in Saudi Arabia**

- Even if your employer/sponsor draws up your contract, check, double-check, and triple check the fine print. There are clauses and sub-clauses that you cannot get away with in Saudi;
- Insist on an English translated copy of the original, and get that notarized;
- Ensure that you accompany the agent or the landlord when you go to inspect the premises for the first time. Make a list of (negotiable) things you may want the place to include;
- While checking out the property, get a clear idea of the neighborhood, and ensure that everything you possibly need will be available in the vicinity;
- Once you move in, remember, there is zero-tolerance for any kind of disturbances;
- Anything untoward during the Holy Month of Ramadan is non-negotiable. Ensure that you adhere to all rules and remain respectful at all times during this period;
- Keep the receipt of the refundable security deposit carefully;
- On Fridays, building/maintenance staff are off, so be mindful of that.

### **Useful resources**

- [EJAR](#)
- [Ministry of Housing](#)

### **USED SOURCES**

[An expat's guide to renting in Saudi Arabia | Expatica](#)

# UTILITIES

## **Utilities in Saudi Arabia**

If you are setting up utilities in Saudi Arabia, you will notice that you don't have a lot of options. That is because the country relies heavily on government-run public companies for electricity, water, and gas. However, this effectively makes things a lot easier for you.

Generally, the Ministry of Electricity and Water (MEW) regulates utilities in Saudi Arabia. However, the production and supply of these utilities are mostly handled by other public companies.

## **Electricity in Saudi Arabia**

Electricity in the Kingdom comes mostly from crude oil and fossil fuels. However, the government is trying to change this by pushing solar and nuclear power solutions. The country is the fastest-growing electricity consumer in the Gulf. It is also the 15th largest consumer of energy in the world. In summer especially, electricity use soars as residents blast their air-cons to beat the heat.

Saudi Arabia uses type A, B, C, and G sockets. Normally, you will see the type G plugs; these are the British-style sockets with three rectangular pins. The standard voltage here is 220V with a frequency of 60Hz.

The MEW regulates electricity in Saudi Arabia and keeps a tight rein on the industry. This means that your supply should be good – and safe.

## **Electricity suppliers in Saudi Arabia**

You will have to deal directly with the Saudi Electricity Company (SEC) while setting up utilities in Saudi Arabia. That is because the company is the only distributor of electricity in the country. The SEC is a public company, and the government owns more than 80% of it.

## **Connecting and disconnecting electricity in Saudi Arabia**

The SEC has made it quite easy to set up and disconnect domestic electricity in Saudi Arabia. In most cases, you will be able to use their online portal, Hesabi. First, you will have to sign up for a Hesabi account. You will need to provide some personal details; you will then receive a one-time password to confirm the signup. During the process, you will have to input your:

- Name
- E-mail address
- Phone number
- Nationality
- ID details
- Date of birth

Next, you will receive an e-mail that lets you activate your account. After this, you can confirm the service connection at your new address.

To disconnect your supply, you will have to remove the address from your account. Then, you transfer the supply to the property owner or the new tenants. You can usually also do this through the Hesabi portal.

## **Changing electricity suppliers in Saudi Arabia**

The SEC is the sole supplier of electricity in Saudi Arabia. Because of this, you will not need to change suppliers during your stay here.

### **Electricity costs and tariffs in Saudi Arabia**

Residential electricity supplies are charged at standard rates. You will be charged SAR0.18/kwh up to 6,000kwh of consumption. After that, the rate nearly doubles to SAR0.3/kwh. In addition, your bill will also include a standard monthly fee for your meter. The breaker capacity of each meter will determine this charge. However, you can expect this fee to be between SAR10 and SAR40 each month.

### **Reporting electrical faults and carrying out electrical repairs in Saudi Arabia**

The SEC has a service called Alkahraba Friend. You should use this to report any electrical faults or problems with your supply. You can use the service by filling out an online form or reaching out to them on twitter @ALKAHRABAFRIENDS. Alternatively, you can send them a WhatsApp message at 0533991100.

### **Making a complaint about an electricity company in Saudi Arabia**

If you have a complaint about the SEC, you will have to take it up directly with them. You can do this online through Alkahraba Friends, the company website, or their social media accounts. You can also reach them on Twitter. Similarly, you can call their service center at 920001100.

The SEC takes complaints seriously. Because of this, you may be entitled to compensation. Check the website to see if this applies to you. If the SEC does not resolve your complaint within 15 days, you are entitled to a minimum SAR 75 (SAR 18,26) compensation. To make a claim, you must submit a request within a month of the 15 days resolution period.

### **Gas in Saudi Arabia**

Domestic gas in Saudi Arabia usually comes in the form of LPG containers. These are mostly from GASCO. This centralized public company was created in 1963 through a merger of the National Gas Company and the Saudi Manufacturing and Gas Company. However, in certain cases, your property may come with a centralized gas connection from a different company.

### **Gas suppliers in Saudi Arabia**

For your domestic gas in Saudi Arabia, you will usually get LPG containers from a GASCO distributor. However, if you are one of the lucky ones that have a centralized connection, you may get your supply from a private company such as Unigaz. This company provides central gas systems to upmarket residential buildings throughout the country.

### **Connecting and disconnecting gas in Saudi Arabia**

If you need a tank installation for your gas connection, you can request one on the GASCO website. However, it is more likely that you will simply need to get regular deliveries of LPG gas cylinders. These come in 26.5 or 52.5-liter capacities.

Normally, you can collect GASCO LPG cylinders from petrol stations and supermarkets nearby. However, there is now a more convenient option. Gasable is a handy app that works with distributors around Riyadh to deliver cylinders right to your doorstep. Simply register an account and request delivery. Think of this as Uber Eats for your cooking gas.

### **Changing gas suppliers in Saudi Arabia**

If you use GASCO cylinders, you may need to find a different distributor if you move. Or, your new place may have a central system. Either way, you should not have too many difficulties. You will quickly be able to figure out what supply you have and how to reconnect at your new home.

### **Gas costs and tariffs in Saudi Arabia**

A 26.5- liter GASCO cylinder will usually cost around SAR 150 (EUR 37). However, the newer fiberglass cylinders are SAR 290 (EUR 71). To refill each cylinder, you will usually pay SAR 16 (EUR 4).

### **Reporting gas faults and carrying out gas repairs in Saudi Arabia**

If you experience any faults with your gas in Saudi Arabia, you should reach out to your landlord. They will usually point you in the right direction to solve the problem. However, if you are a GASCO customer, you can also go directly to the company.

### **Making a complaint about a gas company in Saudi Arabia**

If you need to lodge a complaint about GASCO, you can talk to the company. You can submit a complaint on the website or by email at [info@gasco.com.sa](mailto:info@gasco.com.sa). Additionally, you can call 920009911.

### **Water supply in Saudi Arabia**

In most parts of Saudi Arabia – including Riyadh and Jeddah – your domestic water supply will come from the National Water Company. This is because this public company is the sole national supplier of water in the Kingdom.

However, water is regulated by the MEW. The department is also responsible for water supplies for smaller regions in the Kingdom. Because of the way water is regulated in Saudi Arabia, tap water is generally safe to drink. However, bottled water is still widely used.

### **Water suppliers in Saudi Arabia**

As previously mentioned, most expats get their domestic water in Saudi Arabia from the National Water Company. This is especially true if they are living in Riyadh, Jeddah, or Taif. In other places, you may have to deal with a subsidiary of the MWE.

### **Connecting and disconnecting water in Saudi Arabia**

You will have to register an account to get your domestic supply of water in Saudi Arabia. However, this is a relatively simple process and you can complete this online. You will need to provide certain details such as:

- Your name
- A phone number
- Your e-mail address
- Your Iqama (local ID) or another form of government ID
- Date of birth

Once this is done, you can add your address to complete the account and connection. If you need to disconnect your water supply, the process is quite similar.

### **Changing water suppliers in Saudi Arabia**

Because the water in Saudi Arabia is mostly supplied by the National Water Company, you probably won't need to change suppliers.

## **Water costs and tariffs in Saudi Arabia**

Tariffs for water in Saudi Arabia operate in a tiered system. You can see the appropriate prices below:

- 0–50 cubic meters/month: SAR0.1/m<sup>3</sup>
- 51–100 cubic meters/month: SAR0.15/m<sup>3</sup>
- 101–200 cubic meters/month: SAR2/m<sup>3</sup>
- 201–300 cubic meters/month: SAR4/m<sup>3</sup>
- Over 300 cubic meters/month: SAR6/m<sup>3</sup>

## **Reporting water leaks/faults and carrying out water repairs in Saudi Arabia**

If you have a problem with your water supply, you can contact the National Water Company. However, if there is a leak or fault within your home, you will have to let your landlord know and find a plumber.

## **Making a complaint about a water company**

Because the MWE regulates water in Saudi Arabia, you can file a complaint about your water company with them. You will normally be able to do this online through their website.

## **Energy efficiency and green energy alternatives**

Since 1998, Saudi Arabia has been making major restructures to build a more sustainable electricity sector. However, factors such as high growth, low generation capacity, and inefficient energy use have made this very challenging.

Still, there are a number of policies aiming to increase public awareness and improve energy regulation and legislation. Through this, the government hopes to reduce demand by 5–10%.

At the 2012 United Nations Climate Change Conference, Saudi Arabia said it would aim to generate a third of its electricity from solar power by 2032. Additionally, the country says it will open 17 new nuclear reactors over the next 20 years. All of these programs mean that Saudi Arabia is ranked 6th in solar energy production.

The government is similarly targeting water use. Water in Saudi Arabia is scarce, yet the country is the third-largest consumer of water in the world. Because of this, in March 2019, they announced the aim of reducing water use to just 150 liters by 2030.

## **Paying utility bills in Saudi Arabia**

The SEC delivers monthly electricity bills to its customers. Your bill will have important information such as your name, address, and account number. In addition, you will be able to see exactly how much electricity you are using and how much you are paying for this.

Of course, the most important thing will be the bill total, which will be at the bottom. You should note that you can choose to receive your bill by email or SMS as well as by post.

You can pay your SEC bill online, by phone, or with a credit card. The company also offers payment plans. For example, you can choose the Fixed Bill option.

With this, you will be charged a fixed monthly rate based on your average consumption over the last 12 months. Similarly, you can opt to pay half of each bill every month and have the remainder carried to the next month.

Your water bill from the National Water Company will operate in a similar fashion. However, you will not usually have access to the same types of payment plans.

Generally, if your supplies get turned off, you can rectify the situation quite easily. You will simply need to pay the full amount owed on the account. After that, your electricity and water supply will be turned on again quite quickly.

### **USED SOURCES**

[Setting up utilities with the Saudi Electricity Company | Expatica](#)

# **WASTE MANAGEMENT**

## **Garbage collection and disposal in Saudi Arabia**

Saudi Arabia's rapid industrialization has created a big garbage problem. The Kingdom generates some 15 million tons of solid waste every year. Currently, waste disposal is handled quite haphazardly with a mix of government or municipal organizations and private companies.

Recycling is still a new concept in Saudi Arabia. In fact, only 10–15% of waste is currently being recycled in the country. However, steps are being taken to fix the situation.

In July 2019, the National Waste Management Center, Saudi Investment Recycling Company, and Riyadh Municipality signed a memorandum of understanding to launch integrated waste management and recycling activities in Riyadh. With this, their goal is to recycle 81% of solid waste in the city by 2035.

## **USED SOURCES**

[Setting up utilities with the Saudi Electricity Company | Expatica](#)

# **DRIVING IN SAUDI ARABIA**

## **Driving licenses in Saudi Arabia**

The main regulatory body for driving in Saudi Arabia is the Public Security Department of the Ministry of Interior. The legal driving age in the Kingdom is 18. However, it isn't unheard of, especially in rural areas, to see much younger children driving. In 2018, the law also changed to allow women to drive legally; as a result, the government had to process far more license applications than ever before.

Fortunately, if you hold a driving license from a neighbouring Gulf country, the EU, the US, Canada, Australia, or New Zealand, you will be able to use it in Saudi Arabia. Similarly, if you hold an international driver's license, you can legally drive in the Kingdom. The only caveat is that some insurance companies might not insure vehicles under these licenses; so make sure you do your research. Similarly, some car rental companies and dealerships may require you to hold a Saudi license in order to insure you. Therefore, make sure to shop around before settling on a company.

If you have a driving license from a country that is not approved, on the other hand, you must go through the whole process of getting a Saudi license, which includes taking a practical driving test.

## **Exchanging a foreign driving license in Saudi Arabia**

### **Required documents**

If you want to exchange your driver's license from an approved country, you begin the process online with the following documents:

- Photo ID (front and back)
- Valid driver's license
- Driver's license translation (front and back)
- Medical report results (easily available at clinics that provide driver's license medical exams)

### **The process**

Unfortunately, exchanging a driving license is not available to women who do not have their own Iqama (i.e., women who are dependents to their husbands or fathers). Once you have all the documents, you need to take the following steps:

- Create and activate an Absher account, using your ID number, phone number, and bank account information;
- Pay the SAR 400 (EUR 97) license fee;
- In the Electronic Services section, click on appointments, then traffic, then book an appointment. You will receive a confirmation SMS;
- Go to your designated Traffic Office with all your documents and take your practical driving test. Certain nationalities might be able to skip this step, but don't assume so;
- Collect your driving license!

## **Getting a driving license in Saudi Arabia**

If your country's driving license is not approved, the process of getting a valid license in Saudi Arabia is similar to the one listed above. You will still need to register online, bring your documents, and pass an exam. Alternatively, if you do not know how to drive and would like to get a driving license, you



will face the same process but will need to sign up at a driving school beforehand to learn driving theory and practice.

### **Driving in Saudi Arabia**

Between the speedsters, car accidents, and distracted drivers, driving in the Kingdom can be intimidating. That said, with certain precautions, you can ease your way onto the highways and drive like a pro. Firstly, make sure to always use your seat-belt and a car seat for children under the age of 10. Furthermore, avoid the far left lane unless you are ready to go well beyond the speed limit. Don't text, call, or otherwise distract yourself.

### **Buying a car in Saudi Arabia**

As a result of affordable gas prices in Saudi Arabia, many expats buy a car in the Kingdom. If you want to buy new, research a few different dealerships and do a few test drives. Also, don't be afraid to negotiate or purchase around a major holiday, because you might find some great deals. Once you settle on a car and a price, verify whether the dealer handles the registration and insurance processes. Alternatively, if you plan to buy a used car, be sure that you get it professionally inspected, that you take it on a long test drive, and that you buy it from a trusted source. Be prepared to handle the registration and insurance paperwork yourself.

### **Driving in Saudi Arabia**

Driving in Saudi Arabia is a daily necessity for tens of thousands of expats. Running a car is relatively affordable; this is just as well given the dearth of public transport. Furthermore, having your own car is convenient – and not just for the daily commute. There's plenty to explore on four wheels in the Kingdom. Beyond cruising along Riyadh's glitzy Tahlia Street or Jeddah's elegant Corniche, there are beautiful beaches in Saudi Arabia to discover, ancient landmarks to visit, and exciting amusement parks for the kids in Saudi Arabia.

And you won't be alone on the road, because one in five people in the country owns a car. If you take into account the millions of foreign workers who cannot afford one, though, this is a high percentage. That said, driving a car in Saudi Arabia takes some getting used to. While roads are generally very good, driving conditions and safety standards can be less so. But the situation is improving. Police are policing, awareness campaigns are teaching, and speed cameras are fining. Saudi roads have never been safer.

### **Driving conditions in Saudi Arabia**

Conditions may be quite different from those you are familiar with. The Kingdom's drivers have an (often deserved) reputation for fast and aggressive driving; check out the YouTube drifting videos to see how some young Saudis view the relationship between vehicle and public roads. Saudi highways can be intimidating places; tailgating and high-speed undertaking (including on the emergency lane) are par for the course. A road diversion may lead you blindly off into the wasteland. And then there are natural hazards: blinding sandstorms, flash floods, camels wandering unlit roads at night, and, of course, the blistering summer heat.

### **Car designs and street signs**

Cars in Saudi Arabia are left-hand drive. Automatic transmission is standard. Road layouts should be familiar to those used to driving on that side of the road, and if you're a fan of roundabouts, then you're in luck. Turning right on a red light is permitted unless signs specifically forbid it. Street signage (in cities, at least) is clear and, for the most part, bilingual (Arabic and English). Sat nav is, however,

invaluable. Only the main city streets are actually known by their official names. Local directions will normally be given relative to landmarks.

The main regulatory body for driving in Saudi Arabia, including issuing licenses, is the Public Security Department of the Ministry of Interior.

### **Who can drive in Saudi Arabia?**

You need to be at least 18 years old to drive in the Kingdom. Holders of driving licenses issued in the EU, USA, Canada, Australia, New Zealand, as well as the neighbouring GCC states (Bahrain, Kuwait, Oman, and UAE), can use them for three months. An international driving license is valid for one year. After that, it is necessary to convert your license to a Saudi one. In mid-2018, women became eligible to drive in Saudi Arabia for the first time.

### **Saudi Arabia driving licenses**

The Saudi driving license fits neatly in the wallet and includes the driver's name, date of birth, photo, and license expiry date.

### **Getting a driving license in Saudi Arabia**

If you don't already hold a license of any kind, or you hold a license from a country which cannot be converted immediately to a Saudi license, you will have to take a test. To do so, you will need to find a driving school closest to where you are based (Dallah Driving Schools are well-known across the country, and are a good bet).

The first step is to pay the SAR 400 (EUR 97) license fee at a bank (keep the receipt). Then take the following to the driving school (no appointment necessary, but get there as early as you can):

- Original iqama (residence permit)
- *Iqama* photocopy
- Passport photocopy
- Four passport-sized photos

At the driving school, you will need to complete an application form (in Arabic, so you may need help). You will also take an eye test, and submit a medical report indicating your blood group. A three-hour tuition class and computer test follow. If you pass, you then take a simple driving test. If you pass that, a 10-year license will be issued on the spot.

### **Exchanging a foreign driving license in Saudi Arabia**

Many expats driving in Saudi Arabia exchange their foreign license for a local one. Holders of licenses issued in the EU, USA, Canada, Australia, New Zealand, and neighboring GCC states need not take a test to obtain a Saudi license. The first step is to register for an Absher e-services account. Then you will need to pay the SR40 license fee on the Sadad platform. You'll then go to an approved hospital to get eye and blood tests done; after which you will get the license translated into Arabic (by an approved translation institute). Then take your *iqama* (plus a photocopy), your foreign license, the translated license, the medical report, and the receipt to your nearest driving school; Dallah Driving Schools are well known and are a good bet. A traffic police officer inside the driving school will take the documents and issue the license on the spot.

### **Car registration and maintenance in Saudi Arabia**

If you are buying a new or used car through a dealer, they will typically handle all registration (*istimara*) formalities. Second-hand car showrooms will also normally assist with registration. Note that *istimara* must be renewed every three years, and this can be done online by registering with the government's Absher service; this also now allows the user to change vehicle ownership. The current renewal cost is SAR 300 (EUR 73).

As with any bureaucratic endeavor in Saudi Arabia, there are ways to avoid time-consuming visits to government offices to complete paperwork. Most employers, for example, will have a 'Mr Fixit' who will complete formalities on your behalf; your only input being a signature on the form.

Vehicle registration plates are in Arabic and English. You would be advised to take a photo of the plate in case you ever need to quote the number (or, more likely, find the car in a car park).

### **Driving costs in Saudi Arabia**

Some of the main costs to consider when driving a car in Saudi Arabia are:

- Annual vehicle inspection – every car must pass an annual Motor Vehicle Periodic Inspection test (also known as *fahas*). The *fahas* certificate is also required when selling or changing ownership of a car. The inspection fee is SR73 (EUR 18);
- Maintenance – Saudi Arabia's hot, abrasive climate can make car maintenance costs mount. It is recommended to service a car every 5,000 kilometers or three months, whichever comes first. Original spare parts in Saudi Arabia can be expensive (less so for Japanese models), but labor isn't. A basic service (oil change and filter) should be in the region of SR200. A new car will be under warranty, and depending on the terms of the warranty services/maintenance will be carried out by the agent/dealer for a period of time;
- Insurance – fully comprehensive motor insurance is not compulsory in Saudi Arabia, however third-party coverage is. As a guide, fully comprehensive insurance for a Toyota Camry will be in the region of SR1600 (depending on provider) per year;
- Fuel costs – a liter of 95-octane fuel is set by the government at \$0.55, about half the global average;
- Tax/tolls – there are no road taxes or tolls in Saudi Arabia. The exception is the causeway linking the Eastern Province with the island of Bahrain, which costs SAR 25 (EUR 6) one way.

### **Driving rules and penalties in Saudi Arabia**

#### **General road rules in Saudi Arabia**

Although many drivers appear to flout them, there are road rules in Saudi Arabia. Assume that they will be enforced because failure to abide by them could mean a fine, points on the license, or even a driving ban.

Seat belts are mandatory for driver and front-seat passenger. It is a legal requirement for a child under 10 to be in a car seat. When overtaking, the vehicle in front must be passed on the left. You cannot overtake if there are two solid lines down the middle of the road. When entering a roundabout, you must give way to vehicles already on the roundabout.

#### **Penalties and suspension**

Keep the driving license, registration documents (*istimara*), insurance details, and *iqama* copy in the car, as traffic police may ask for them if you are stopped.

In terms of penalties, the license is suspended if a driver amasses 24 points. Driving under the influence of alcohol or drugs, along with drifting, accrue 24 points, leading to an immediate driving ban; and probably more serious legal consequences, too. Running a red light is 12 points, as is driving face-on into traffic. Failure to comply with traffic police orders is eight points, as is driving a vehicle without brakes or lights. Failure to give right-of-way to vehicles on a roundabout incurs six points. In addition, failure to use the seat belt is two points, as is the use of a mobile phone. They will delete points from the driver's log after a year without any traffic violations.

### **The speed limit in Saudi Arabia**

Speeding is a leading cause of accidents (and deaths) in Saudi Arabia. Speed limits vary from 50km/h in built-up areas to 70km/h on urban freeways, and 120km/h on national highways. Exceeding the speed limit by more than 25km/h will land you a minimum SR900 fine and six points on your license. There are speed cameras all over major routes in the country.

### **Driving under the influence in Saudi Arabia**

Saudi Arabia has a strict, zero-tolerance policy for alcohol and drugs. Penalties for driving under the influence of either, ranging from SR5000 to SR10,000 plus points, are likely to be the least of your worries. A lengthy jail term (and probably deportation) will follow.

### **Distracted driving laws in Saudi Arabia**

It is illegal to use a mobile phone while driving in Saudi Arabia. If the traffic police catch you, you can expect two points on your license and a fine of between SAR 500 (EUR 1218) and SAR 900 (EUR 220).

### **Driving without a license in Saudi Arabia**

Driving without a license in Saudi Arabia will incur a fine if you cannot present one if asked by an officer. The severity of the fine will depend on whether the license was simply not on you when stopped, or whether you were driving while disqualified.

### **Road signs in Saudi Arabia**

Road signs in Saudi Arabia are usually bilingual (Arabic and English), although those in more remote or rural areas may be in Arabic only.

### **Traffic information in Saudi Arabia**

Saudi Arabia is a large, but sparsely populated country, meaning that in many areas traffic is light and congestion is rarely a problem. The Kingdom's cities are the exception. Riyadh, Jeddah, and the Eastern Province conurbation of Dammam/Al Khobar/Dhahran conurbation are notoriously bad for traffic. Google Maps is the go-to information source for many drivers in Saudi Arabia. The local Waze smartphone application also provides real-time traffic reports.

### **Parking in Saudi Arabia**

Cities are the only places where you are likely to have to search and pay for parking. With some patience (and also if you don't mind a bit of a walk) you can probably find free parking, even in city centers. There are paid car parks in all main cities, as well as some metered street parking. Parking in Saudi cities is, by global standards, pretty cheap. One hour is unlikely to be more than SAR 10 (EUR

2,4), even in downtown areas. There is usually no restriction on parking in residential areas (gated compounds with security being the obvious exception). If you do get a parking fine (which could be up to SR1000 – EUR 244 ) then you can at least pay conveniently through Sadad, a national bills and fines payment portal.

## **Road accidents and breakdowns in Saudi Arabia**

### **Road accidents in Saudi Arabia**

Unfortunately, road accidents are a fact of daily life in Saudi Arabia, and witnessed all too often. Thankfully, most are relatively minor skirmishes. But while the Kingdom's road safety record is grim, it is getting a lot safer. There were 33% fewer road accident fatalities in 2018, in comparison to 2017, transport ministry figures reveal. The ministry says the leading causes of fatal accidents are reckless driving, pre-occupation (e.g., mobile phone use), hitting a camel, and tire blowouts.

Rules on culpability in the event of an accident are not always clear. If you're involved in an accident, you should first call the police on 933 (this is one of the emergency numbers in Saudi Arabia). Give details of the accident and the location. Then call your sponsor, who may be able to assist with speaking to the police, and possibly also your embassy. Do not accept any responsibility for the accident at any stage; the police will arrive on the scene and prepare an accident report (you can't get a car fixed without one). The report will apportion blame for the accident, so make your case clearly and firmly to the officer. If they find you to be at fault, you may be held in custody until you have paid reparations; this will also depend on your level of insurance coverage. Comprehensive policies are not compulsory.

### **Vehicle breakdowns in Saudi Arabia**

Breaking down is never good – and even less so when you are in the middle of nowhere. And, in Saudi Arabia, there is a lot of middle of nowhere.

If your car breaks down in Saudi Arabia, the first rule is to get yourself out of harm's way. Pull as far off the road as you can, and put your hazard lights on. If you have a warning triangle in the boot, use it. And if you have a breakdown recovery service, call them, or call the police. There is every chance a passing motorist will also stop to assist, too.

While you wait for assistance to arrive (and distances are big, so it could be a while), seek shade, and drink plenty of water.

### **Roadside assistance and cover**

Most car dealerships offer roadside assistance for customers. Alternatively, Middle East Auto Service covers Saudi Arabia, while Morni offers assistance-on-demand via a smartphone app.

Conventional wisdom in Saudi Arabia is to keep your car well maintained. Fill up with petrol when you can, keep your phone charged (network coverage is pretty good across the Kingdom). Furthermore, know-how and where to seek help if you need it.

### **Cars in Saudi Arabia**

Japanese and American cars have long ruled the roost in Saudi Arabia. Valued for their reliability, robustness, good air-con, and extensive dealership networks (which equates to good availability of original spare parts anywhere in the country), they remain the preferred choice. Saloons and SUVs (e.g., Toyota Landcruiser or GMC Yukon) are popular options for expats, although every brand under the sun is represented here.

### **Importing a car in Saudi Arabia**

Cars in Saudi Arabia are relatively cheap to buy and run. Therefore, unless you have some kind of (abnormally) sentimental feelings towards your vehicle back home, you really are better off buying or renting. This is because there are a lot of rules and paperwork involved in importing a car into the Kingdom. For a start, the car cannot be more than five years old. In addition, you can't bring in an SUV, unless you have a family. And the vehicle can only have a maximum of five seats; otherwise, they consider it a commercial vehicle.

If you are determined to bring your own wheels into Saudi Arabia, it is possible. For customs purposes, you will need to provide:

- a title
- a certificate from the Saudi Arabian Standards Organisation
- a legal purchase invoice
- certificate of origin for the vehicle
- proof of insurance
- a customs fee declaration
- landing authorization
- a copy of your Saudi driving license. Once the car is in Saudi Arabia, you must register and insure it, just as a local car would be.

### **Buying a car in Saudi Arabia**

Many expats in Saudi Arabia have some form of transportation allowance included in their contracts. Often, that means a car, either that they drive themselves or with a driver. And, believe us, having a driver who knows where they are going is worth their weight in gold.

But for those who don't have such luxuries or who might want a weekend run around, buying a car in Saudi Arabia is pretty straightforward. All the main car brands are available in the Kingdom. Pitch up at a dealer, take a test drive, and let them handle the paperwork. Perhaps they will even deal with the finance to get you on the road as quickly as possible. Note that most cars in Saudi Arabia run on petrol. Diesel cars are rare, and electric almost unheard of; for now at least.

### **Renting a car in Saudi Arabia**

Renting a car (lease hire) is popular in Saudi Arabia and most of the rental companies (from the big international brands such as Avis, Hertz, Budget, Enterprise, Sixt, and Europcar to reliable local outfits) offer it to expats.

Any sizeable town in Saudi Arabia will have a hire company, although out-of-the-way places may only have Arabic speaking staff. Online bookings should present no problems.

Rental costs are reasonable but to hire a car in Saudi Arabia, you generally need to be at least 25. You also need to present either your Saudi or foreign driving license, and a passport (if you are a visitor), or *iqama* (if you are a resident).

### **Selling a car in Saudi Arabia**

Selling a car in Saudi Arabia is easy. There are tons of auction houses and also second-hand showrooms. Alternatively, you can sell the vehicle back to your dealer. You will need to change the ownership details, and this can be done by registering on Absher, the government portal.

### **Carpooling/car sharing in Saudi Arabia**

Most expats who car share organize it privately through friends or work colleagues. But professional carpooling and car-sharing networks are coming into the market. Carpool World has its own Saudi Arabia section. Check out region-specific social media, too. The Expats in Saudi Arabia Facebook page, for example, has a healthy following, and someone there may be able to give you some tips.

### **Car repair in Saudi Arabia**

If your employer provides a car, or if you are on lease with a rental company, then you can avoid the headache of getting repairs done. If you are on your own, and you have blown a gasket, the good news is that there are workshops and mechanics on what seems like every street in Saudi Arabia. They will at least get you moving again. Labor costs are low in Saudi Arabia, therefore repairs shouldn't cost the earth. If you want original parts, however, it's probably best to go to a dealer.

### **Drivers with disabilities in Saudi Arabia**

Cities in Saudi Arabia have dedicated parking spaces for people with disabilities. Cars without disabled badges are routinely towed. Disabled Saudi citizens are entitled to subsidies to enable them to convert their vehicles to meet their needs.

### **Tips on driving in Saudi Arabia**

Driving in Saudi Arabia is different, and sometimes stressful, but that doesn't mean it can't be enjoyable. Our tips for driving in Saudi Arabia will ensure you get the most out of your experience – and safely:

- Grow a pair of eyes in the back of your head! Failing that, keep a close and constant eye on your rear-view mirrors for tailgaters/undertakers;
- Be vigilant at night on unlit roads. Hitting a camel is a real risk, even on main roads;
- Don't do road rage. It will get you nowhere. Literally;
- Slow down when approaching large intersections, even if you are on a green light. Jumping red lights happens;
- Take extra care near roadworks at night. They are sometimes inadequately lit;
- Keep your phone battery charged in case of emergencies;
- Keep plenty of water in the car at all times;
- Unless you are experienced at desert driving, stay on the tarmac. It's easy to get stuck (and disorientated!) in sand;
- Stick to speed limits (even if others don't). There are cameras everywhere;
- Beware of sunset during the holy month of Ramadan. Drivers may have been fasting all day and may be in a rush to get home to break the fast, tired and hungry. On the plus side, roads are almost deserted at this time;
- At petrol stations, someone will fill the car for you. They may also offer to quickly clean your windows for a small fee while you wait;
- If you have an accident, call the police first, then your sponsor;
- Never attempt to bribe a policeman. Be calm and polite, and show your driving license and *iqama* when requested;
- Always wear a seat belt;
- Don't underestimate distances. They can be big. Stop and rest when you need to.

## **USED AND USEFUL RESOURCES**

[Getting a driving license in Saudi Arabia | Expatica](#)

[Guide to road safety and driving in Saudi Arabia | Expatica](#)