



# Essential guide to living in the UK

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# How to use this guide

## Your first step...

This guide was created with one objective in mind:

*‘To provide a starting point for your research into how your life might be different when you live in the UK’*

The information you will find in the following pages is not exhaustive. Rather, we hope it will provide you with various launch pads from which to develop a sense of what living in the UK might be like for you, your family and your friends (because they will all visit!).

You will find essential, helpful information in each section below. Our hope is for this guide to help set the scene for you to coordinate your relocation priorities. But this is just one resource for beginning to understand the UK; expatriate friends or colleagues can also help and, of course, the internet offers an almost endless stream of data on living in, and enjoying, the UK.

Our experience tells us there is no such thing as too much planning for a move to another country, it is a major event. You will decide your priorities and what information is most critical and relevant for you to find out and understand. This guide is here to help you get started. Ultimately, of course, no amount of preparation and guidance can replace actually being and living here but, sound planning and preparation almost always make the transition that much easier. That is what will enable you to ‘hit the ground running’ as we say.

From education to general living costs, we have tried to touch on all the essential topics which are important to think about before your move to the UK. But we also hope the knowledge and experience contained below can prove useful throughout your time in the UK. You might just find yourself without internet access at the same time as needing information on where and how to access health care.

Whatever your question or concern, we are here to help you. If this guide prompts new questions please do not hesitate to contact us and we will be happy to help in any way we can.

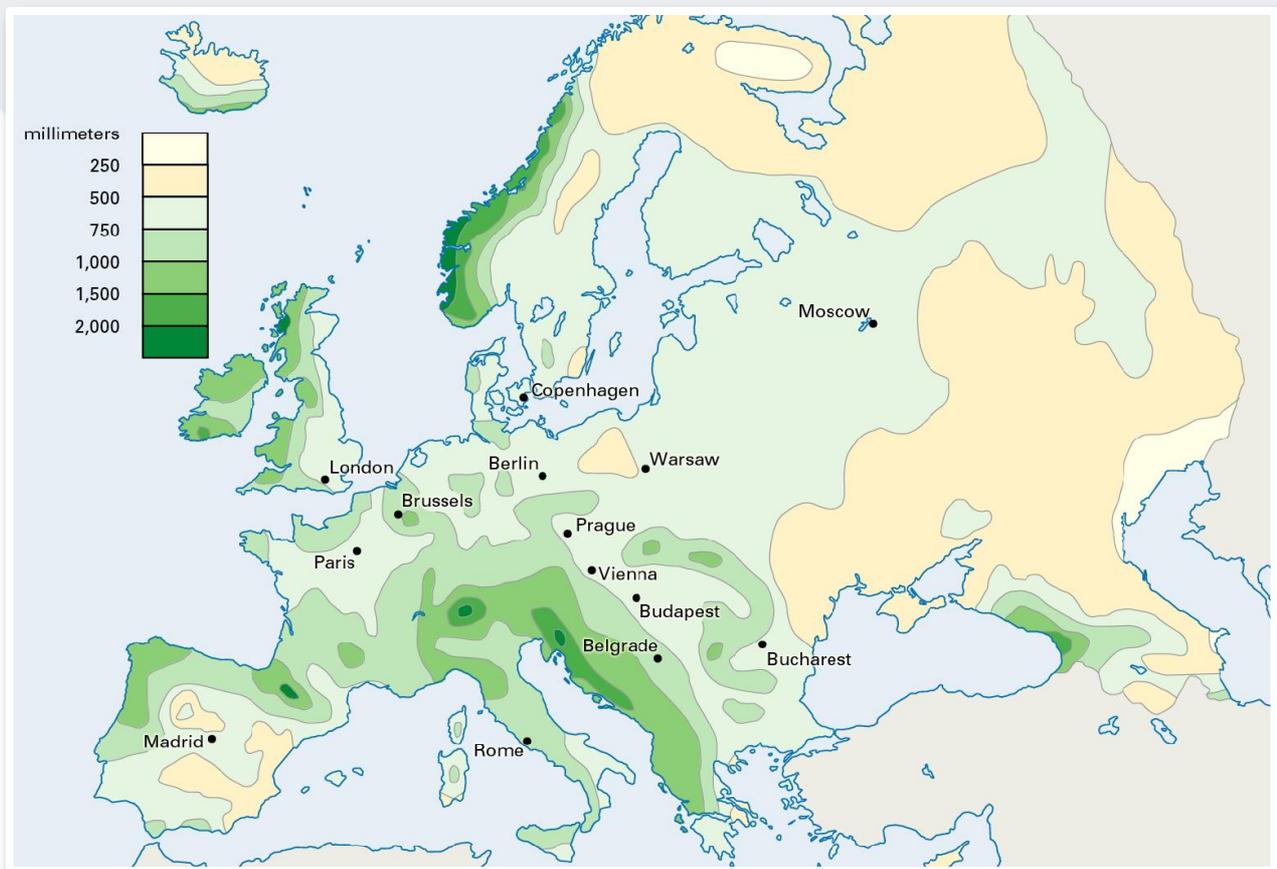


# Introduction to the UK

The UK (United Kingdom) has a population of 65 million. While presently retaining membership of the European Union the UK has not joined the Euro Zone and therefore has its own currency, the GBP, also known as £ Sterling.



One of the first questions we usually receive is about the famous British weather. The average rainfall in the UK is around 900mm annually. The northern and western parts of the UK have similar rainfall levels to the European Alpine region while the southern and eastern parts of the UK have similar rainfall levels to France and other central European Countries.



The UK is made up of four different countries: England, Scotland, Wales and Northern Ireland. Each of the four nations has its own capital city:

- England: London (population 8,000,000)
- Scotland: Edinburgh (population 500,000)
- Wales: Cardiff (population 335,000)
- Northern Ireland: Belfast (population 650,000).



The Government of the UK is based on a Constitutional Monarchy and Parliamentary

Democracy with the executive power of the Crown administered by the Cabinet under the leadership of the Prime Minister.

At a local level there are 433 'principal authorities' in the UK. These are made up of five different types of 'local authorities':

- County Councils
- District Councils
- Unitary Authorities
- Metropolitan Districts
- London Boroughs

Depending on where you live in the UK your 'local authority' will charge an annual Council Tax which is your contribution to local amenities such as recycling and waste management and also local police services. The map on the following page outlines the regional boundaries of the UK's local authorities. A PDF copy can be downloaded from:

[www.ons.gov.uk/ons/guide-method/geography/beginner-s-guide/maps/index.html](http://www.ons.gov.uk/ons/guide-method/geography/beginner-s-guide/maps/index.html)

More information on UK governance can be found here:

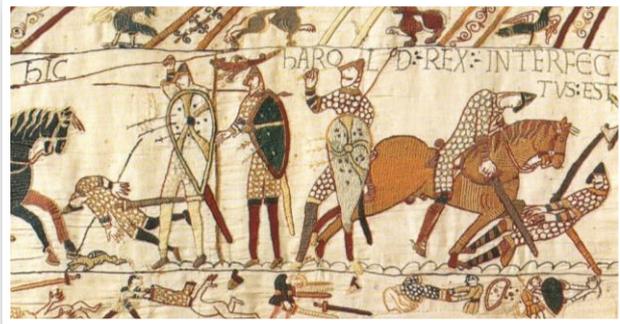
[www.politics.co.uk/reference/local-government-structure](http://www.politics.co.uk/reference/local-government-structure)

In recent years the UK Government website (.gov) has been developed into an extremely useful and informative resource for essential information about living and working in the UK. We recommend your utilising this valuable resource for accurate and up to date knowledge about the UK and what to expect when you live here. The home page can be found at: [www.gov.uk](http://www.gov.uk).

From the home page of the .gov site it is possible to navigate the site to discover helpful information on services available. For example, information on Council Tax can be found at: [www.gov.uk/council-tax](http://www.gov.uk/council-tax)

# History

The UK's history is entwined with that of Europe. The Romans ruled most of what is now known as the UK between the 1st Century BCE and 5th Century CE. The famous Battle of Hastings in 1066 brought further contact with European culture.



The securing of the Magna Carta in 1215 set England on the path to Parliamentary Democracy through the gradual restriction of the monarchy's powers over the following centuries. England and Wales were the first countries to unite, in 1536. Scotland joined through the Act of Union in 1707 while Northern Ireland formally became part of the UK in 1922 under the Anglo-Irish Treaty.

The above key dates only hint at the rich history and diverse culture that make up the UK today. The capital, London, is one of the world's most cosmopolitan cities with no less than 300 languages being spoken in the Greater London area.

# Geography

The UK is known for its green landscapes and rolling hills. The total land area of the UK is just under 250,000 square km with the highest point being Ben Nevis in Scotland. The longest river is the River Severn at 354km, closely followed by the Thames at 346km. The largest lake in the UK, Lough Neagh, is in the smallest of the four countries, Northern Ireland.

Despite its relatively small land area the UK has a great deal to offer in terms of outdoor activities to help you make the most of some stunning landscapes and scenery. Whether you are interested in exploring the Highland and Islands of Scotland or following Alfred Wainwright's footsteps in the famous Lake District or surfing in Cornwall the UK offers almost unlimited options for fun and discovery. A good place to start your research is the National Trust website at: [www.nationaltrust.org.uk](http://www.nationaltrust.org.uk).

# Infrastructure and Technology

These items are covered in more detail in the following pages. Briefly, the UK has generally excellent infrastructure and technology facilities. For example, the total length of the UK's roads is around 250,000 miles (roughly 1 mile for every square km) while there are more than 10,000 miles available to the UK's rail network.

It is the communication "network" that many people are interested when they move to the UK. Internet access is now a fundamental part of day-to-day living and the UK has an established and competitive mobile and broadband market.

# Renting in the UK

The UK's .gov website is a good place to obtain basic and essential data. For this section the website url is: <https://www.gov.uk/private-renting>

You will find an overview of tenant and landlord obligations and rights at the above site. The primary Act of Law which is relied upon for the private rented sector (PRS) here in the UK is the Housing Act. It was the Housing Act of 1988 that introduced what is now the most common type of private tenancy agreement, the Assured Shorthold Tenancy (AST).

There are, of course, other types of tenancy agreements. For example the agreement may be a 'company agreement', that is, an agreement between an employer and a landlord. Another example would be a 'common law agreement' where the total annual rent paid to the landlord is higher than the £100,000 threshold that is applied to Assured Shorthold Tenancies. These types of agreements are not dealt with under the Housing Act. Landlord obligations for non AST agreements are legislated under the Landlord and Tenant Act (LTA) 1985.



Whatever agreement is appropriate for your particular situation our team can guide you through the various options and help you understand the rights and obligations that are being agreed to.

One useful point at this early stage is to highlight that tenancies do not become binding in the UK until the agreements have been signed by both parties AND 'exchanged' so that each party to the agreement has a copy of the agreed and executed agreement signed by the other party. This mechanism of 'exchanging' contracts provides for a great deal of flexibility in negotiating any special clauses that may be important to both you and the landlord. However, once the agreement is executed and exchanged it becomes binding and the terms cannot be changed without the agreement of all parties.

Finally, renting property accounts for more than a third of all households in the UK. This means it can be a very competitive market, especially at peak times, depending on location and budget. Of the 23.4 million households in the United Kingdom at the 2011 census the 8 million of those were rented properties. Renting in the UK is an established practice that is legislated under the relevant laws offering fair and robust protection for all parties. The key thing to remember is the binding nature of agreement once they have been exchanged prior to the beginning of your tenancy.

## Right to rent

Legislation brought into the UK in February 2016 means that landlords have to make checks if anyone living in their properties, to verify they have the right to live in the UK. In essence this means original documents including valid visas, and passports have to be provided before anyone can take up occupancy in a property.



## Insurance

In the UK your Landlord (the owner of the property that you rent) will be responsible for insuring the property itself. It is strongly recommended that tenants of a property take out adequate insurance to cover your possessions, as well as any accidental damage of landlord possessions.

# Utilities and Media

## Electricity, Gas and Water

Your property in the UK will have a mains water supply and be connected to the electricity network. Your property may also have a gas supply, though note that not all properties have gas (for example blocks of flats will likely have electricity only).



The connections to electricity and water (and gas) are not disconnected between tenancies and so nothing needs to be done in advance of you moving in. Once you have moved into a property the utility supplies will need to be put into your name. This is simply a case of alerting the companies who supply that property. On the first day of your tenancy the meters will be read so that the accounts can be accurately put into your name.

Unless there are specific circumstances preventing you doing so, as a homeowner or as a tenant you are free to change suppliers or tariffs to one that suits you and your usage the best. Occasionally a block of flats may have a more complex set-up for electricity/gas/water supply and you may not be able to change this yourself. The website [www.uswitch.com](http://www.uswitch.com) has information and advice on changing suppliers.

There are generally 3 options for payment:

- quarterly bills – you pay for the amount you've used during the previous three months. You can pay by cheque, online or at a Post Office or other bill payment point
- monthly direct debit - you pay the same amount each month. This can help your budgeting from month to month
- prepayment meters - you have to top up the meter before using your energy. This can help with budgeting but it's also usually the most expensive way to pay for gas and electricity.



Giving typical costs for utility is hard to do with any kind of accuracy as it varies so much between properties and an individual's usage. There are however some average costs in this section here which you can refer to. Tools such as [www.uswitch.com](http://www.uswitch.com) are also very useful and let you compare other suppliers.

# Home phone and internet

Rental properties will generally have a physical phone line for use that connects the property to the phone network. To use this line you will need to open an account in your name with a telecoms company so that the line is activated. An Active phone is one which you are paying monthly line-rental to a telecoms company.

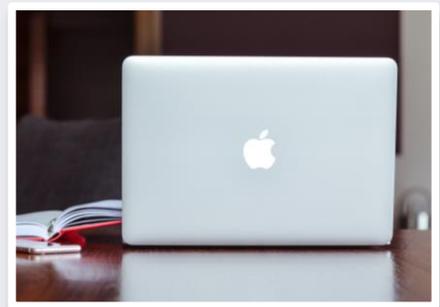
Many different companies can supply your home phone line and can set it up for you. A list of companies can be found at [www.uswitch.com](http://www.uswitch.com). Most companies will be able to offer extra services to your account such as call-packages which give free weekend calls or reduced international calls should you require.

Internet speeds in the UK average 16.5 Mbps though this can vary considerably throughout the country and from street to street. You will usually need an active phone line if you wish to get an internet/broadband connection even if you don't need the phone itself, though there are few other means with which to get internet at your property.

## Internet via a home phone line

You will need an active phone line (see above) before an Internet Service Provider can start allowing access to the internet, though most providers can arrange both the phone line and internet connection at the same time for you.

There are many providers of broadband who promise varying speeds, but ultimately the speed you receive usually depends on your property's location and the infrastructure in the area. BT have a tool which can give you an indication of likely speeds you can receive.



Superfast Fibre Optic broadband has started to be rolled out throughout the UK and so this may be available to you depending on where you live.

When subscribing to a broadband package many companies will lock you into a contract for 12 or even 18 months. A few companies are able to offer 'no contract' deals where you pay on a rolling monthly contract so aren't tied into a long contract.

A website to compare broadband deals: [www.uswitch.com/broadband](http://www.uswitch.com/broadband) lists packages from all suppliers.

## Internet via cable

Cable internet is offered by Virgin media along with their TV services and offers speeds up to 152 mb/s. The cable infrastructure is more limited and isn't available nationwide; the coverage for a particular address can be checked [here](#).

# Internet via mobile phone networks

You can also opt to receive an internet connection through a mobile/cell phone network provider. Such companies will supply you with a sim card and a USB 'dongle' which you can then use to connect to your computer.

## Mobile phones

There are four mobile network operators in the UK: Three, Vodafone, EE, O2.

As well as this there are a number of virtual operators (Virgin, Tesco Mobile, Giff Gaff, Lyca). You have two main options when looking for a mobile phone:

- Contract
- Pay as you go.



Getting a phone on contract offers you an inclusive amount of minutes/texts/data for a monthly cost for the duration of the contract. Contract lengths tend to be 24 months, though shorter 12 or 18 month contracts can be available too. A phone handset is usually included as part of the deal and you can also usually include extras such as cheaper calling to international numbers, or other benefits that will come bundled into a deal.

Links to the major UK operators are below. You may wish to shop around to see who have deals/phones which are most suitable for you. You can do most applications for phones online, though there are physical stores you could go into if you prefer:

- [3](#)
- [Vodafone](#)
- [EE](#)
- [O2](#)
- [Carphone Warehouse](#) (who can sell phones across all UK operators).

One of the potential difficulties in getting a contract phone however is that you would be applying for credit, so a credit check will be done as part of the application process which may not always be successful if you have no/little credit history in the UK. The criteria each provider has are somewhat opaque and so it is hard to know in advance whether you will be successful on application, though some providers allow you to get around this by perhaps paying an amount upfront as a deposit. It is also worth noting that you will likely need to wait until you have a permanent address before you can apply for a contract phone. In the meantime, 'pay as you go' could be an option (see below).

With a 'pay as you go' phone you buy minutes/text/data in advance and use it as you go. You then need to 'top up' when you are running low on usage. As you are not applying for a contract, anyone is free to

get a pay as you go sim card for a phone. Generally this wouldn't include a phone handset, so this would be bought separately. All the operators offer pay as you go options, so the above links will help you look at what is available.

## TV and TV Licensing

To watch TV in the UK you are required to have a valid TV license. This includes watching TV online via live streaming services (such as BBC iPlayer). Licences are monitored closely and you can expect heavy fines if your property is found to be without one. A TV license costs £154.50 for the year and there are several different payment options. To find out more information, or to purchase a license please visit the TV Licensing website: [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk). You require a TV license for whatever form you watch TV in. If you genuinely do not watch TV at a property you will need to alert the TV licensing company of this so they can make a record of this otherwise they will keep on sending correspondence to your property telling you to buy a license.

All television in the UK is broadcast in a digital format and you will be able to receive free terrestrial channels ("freeview channels") via the standard aerial connections in properties by connecting your TV to an aerial wall-socket. Most modern TV's can receive digital signals as standard, but older TV's may also require a 'digi-box' in order to receive the signal. Further information on this can be found on the Digital Switchover website: [www.digitaluk.co.uk](http://www.digitaluk.co.uk).

To receive additional channels there are two main subscription services you can use; Sky (satellite) or Virgin (cable). If a satellite or cable connection is not already available at the property you are renting you will need permission from the landlord before this can be installed.



### Satellite

This is the most common means of subscription TV services. For more information on the Sky packages and payment options, or to sign up with Sky to receive one or all of their services, please visit [www.sky.com](http://www.sky.com)

### Cable

Cable services are more are not available in every area. [www.virginmedia.com](http://www.virginmedia.com) will let you know if a particular address can get virgin services through cable.

## Foreign language channels

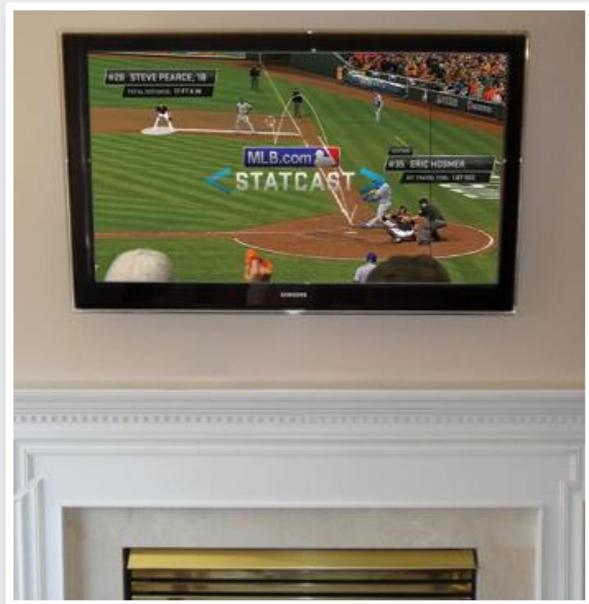
In order to receive channels from other countries, you will need a specialist satellite dish pointed at a specific satellite in order to receive them. This will need to be installed by a specialist company rather than Sky or Virgin etc who deal with UK channels only.

## Bundling and other information

Most providers of phone, broadband or TV will do packages incorporating some or all of these three services together. This is usually a more cost effective means of getting these services, and can also makes things simpler having only one company handle all these services. A good website for comparison is: [www.uswitch.com](http://www.uswitch.com).

When subscribing to any of the above services pay attention to the length of the contract as these can be up to 24 months long. Breaking a contract early will likely incur additional costs so you should always be sure what you are signing up to.

The time it takes for a company to set up these services can vary but it can be as long as 4 weeks if they have a backlog so it is good to think about this early on. Please also note, for many of the services above the companies may need to send round an engineer to help set up/install the package. You will only have access to your property after the start date of the tenancy and once you are in possession of the keys, so please make sure that if you do order a package it doesn't commence before the start of your tenancy.



# Finance

## Banking

### What Documents Do I Need?

Generally you will be required to provide two documents in order to open a bank account in the UK: a proof of ID and a proof of address. Banks will accept standard ID documents such as passports or identity cards as proof of ID, but can vary in what they accept as a proof of address. Documents that are usually accepted include a tenancy agreement, a recent utility bill, a bank or credit card statement that has been posted to a UK address.



### Which Bank Is Best For My Needs?

The banking industry in the UK is very competitive and provide a wealth of different banking products, so it can be hard to state which account is 'best'. The 4 large UK banks (Lloyds, Barclays, Natwest and HSBC) will all have experience in dealing with a range of situations and will have products to suit.



### What type of account should I open?

Much as there are a number of different banks offering different products, there are a number of different types of account that will cater to various needs, often with a variety of perks. Most banks will offer a free current account which covers all basic banking needs. They will also usually have additional current accounts which may provide perks in exchange for a fee for the account, or linked to other criteria (such as how much is deposited). Banks will advertise their account on their respective websites.

In addition to current accounts, international banking products are usually also offered, certainly by the big four banks mentioned above. These are to cater to non-residents, and will have benefits aimed as such. They will also have different application criteria (such as not needing a proof of address). Such accounts may have stipulations in terms of your income and how much is deposited and as such may not be suitable for all.

### ATM Fees

Withdrawing money from an ATM is free if you use one of your bank's ATM machines. Most banks also offer free cash withdrawals from their cash points even if you do not bank with them, however beware that some 'private' ATM machines are not free and can charge you per transaction.

# Currency

The British currency is Pounds Sterling and is a decimal currency. The smallest denomination coin is 1 penny and the smallest paper note is £5.

# Taxation

If you are being paid locally in the UK, taxes due will be deducted by your employer at source. These taxes are made up of (but may not be limited to) two main elements, Income Tax and National Insurance Contributions.



There is a payment that all households have to make in the UK called Council Tax, this is a tax that is not deducted at source by your employer, but is a payment that is made usually on a monthly basis directly by yourself. Council Tax is the system of local taxation used in the UK to part fund the services provided by local government. The basis for the tax is residential property, with discounts for single occupants. Once your property is selected and lease signed, we will notify the authorities of the date that your lease will start and they will write to you directly advising of the amount that you will need to pay.

There is the potential for you to have to pay something called Stamp Duty Land Tax (see below).

# Income Tax

Income tax is the single largest source of government revenue. Each person has an income tax personal allowance, and income up to this amount in each tax year is free of tax. Your HR/payroll department will be able to advise you further with regards to the level of tax you should be paying.

# National Insurance contributions

The second largest source of government revenues is National Insurance Contributions (NICs). Your HR and/or payroll department will be able to advise you further with regards to the level of National Insurance Contributions that you should be making.

Either your HR/payroll department or you will need to apply for a National Insurance Number and the application process differs depending upon which country you are originating from. As an initial guide, please follow this link to the Government website that explains how to go about applying for a National Insurance Number [www.gov.uk/apply-national-insurance-number#](http://www.gov.uk/apply-national-insurance-number#). We can of course provide you with further assistance and guide you through this process if required.

## Stamp Duty Land Tax (SDLT)

SDLT is levied on certain tenancy transactions. It is paid by Tenants, calculated on the amount of gross rent for the term of the tenancy less a pre-set discount, the Temporal Discount Rate. This provides the Net Present Value (NPV). If the NPV is less than £125,000, no SDLT is payable.

If the NPV is greater than £125,000, SDLT is calculated as 1% of the difference between the NPV and £125,000. For example, if the NPV is £128,000 the SDLT liability is 1% of £3,000 which is £30. RSS is not

authorised to provide financial advice. We recommend you seek appropriate advice on SDLT liabilities. The .gov website provides a useful starting point at [www.gov.uk/government/publications/rates-and-allowances-stamp-duty-land-tax](http://www.gov.uk/government/publications/rates-and-allowances-stamp-duty-land-tax)

# Health Care

## National Health Service



The National Health Service (NHS) ensures that all eligible UK residents receive medical care free of charge but please be aware subsidised fees are charged for most adults for some services such as dental care and prescriptions. NHS services include doctor care, hospital care, family planning, child-care clinics for children less than five years of age, home visits by health visitors to check child development, immunisations and prescriptions. All family members should register at the local health clinic (Doctors Surgery) to receive an NHS number, although if eligible you may receive treatment under the NHS before the number is processed. Accident & Emergency treatment is free to residents and temporary visitors alike in the UK.

The General Practitioner (GP) will attend to all health needs of the family unless a specific situation requires a paediatrician, gynaecologist, etc. These specialists will not allocate you an appointment without receiving a referral letter from your GP, unless you are a private patient.

In the UK specialists and GPs are addressed as 'Doctor'. Surgeons, obstetricians and gynaecologists are referred to as 'Mister', 'Mrs.', etc. The operating room or surgery in a hospital is known as a 'theatre', whilst the office of a medical practitioner in the UK is referred to as a 'surgery'.

## NHS 111 Service

NHS 111 is a new service that's being introduced to make it easier to access local NHS healthcare services. You can call 111 when you need medical help fast but it's not a 999 emergency. NHS 111 is a fast and easy way to get the right help. NHS 111 is available 24 hours a day, 365 days a year. Calls are free from landlines and mobile phones.

You should use the NHS 111 service if you urgently need medical help or advice but it's not a life-threatening situation.

Call 111 if:

- you need medical help fast but it's not a 999 emergency
- you think you need to go to A&E or need another NHS urgent care service
- you don't know who to call or you don't have a GP to call
- you need health information or reassurance about what to do next.



For less urgent health needs, contact your GP or local pharmacist in the usual way. If a health professional has given you a specific phone number to call when you are concerned about your condition, continue to use that number.

**For immediate, life-threatening emergencies, do not hesitate to call 999.**

How does NHS 111 work?

The NHS 111 service is staffed by a team of fully trained advisers, supported by experienced nurses and paramedics. They will ask you questions to assess your symptoms, then give you the healthcare advice you need or direct you straightaway to the local service that can help you best.

That could be A&E, an out-of-hours doctor, an urgent care centre or a walk-in centre, a community nurse, an emergency dentist or a late-opening chemist.

Where possible, the NHS 111 team will book you an appointment or transfer you directly to the people you need to speak to. If NHS 111 advisers think you need an ambulance, they will immediately arrange for one to be sent to you.

Calls to 111 are recorded. All calls and the records created are maintained securely, and will only be shared with others directly involved with your care.

## Emergency and Urgent care services

There are over 21 million attendances at Accident and Emergency (A&E) departments each year.

A&E departments assess and treat patients with serious injuries or illnesses. Generally, you should visit A&E or call 999 for life-threatening emergencies, such as:

- loss of consciousness
- acute confused state and fits that are not stopping
- persistent, severe chest pain
- breathing difficulties
- severe bleeding that cannot be stopped.



If an ambulance is needed, call 999, the emergency phone number in the UK. You can also dial 112, which is the ambulance number throughout the European Union. Major A&E departments offer access 24 hours a day, 365 days a year, although not all hospitals have an A&E department. At A&E a doctor or nurse will assess your condition and decide on further action.

If it is not an immediate emergency, call NHS 111. The service is available 24 hours a day, seven days a week, and can provide medical advice and advise you on the best local service to offer the care you need.

Less severe injuries can be treated in minor injuries units (MIUs) and NHS walk-in centres (WICs), which can treat patients without an appointment.

For illnesses that are not life-threatening you should first contact your GP surgery. Outside of normal surgery hours you can still phone your GP, but you will usually be directed to an out-of-hours service. The out-of-hours period is from 6.30pm to 8am on weekdays, and all day at weekends and on bank holidays. During out-of-hours periods you can also call NHS 111.

## More information on further NHS services offering emergency and urgent care

Minor injuries units (MIUs) offer assessment and treatment for minor injuries such as sprains and strains.

At NHS walk-in centres (WICs) you can see an experienced nurse or doctor (although not all centres have a doctor) without an appointment. They offer advice, assessment and treatment for minor ailments and injuries such as cuts, bruises, minor infections, strains and skin complaints.

## GP out-of-hours service

A GP is always available from 6.30pm to 8am weekdays and all day weekends and bank holidays. The organisation providing the service varies in different areas so check first with your local surgery or Clinical Commissioning Group. When your local GP surgery is shut, an answerphone message will give you the contact details for the out-of-hours service.

If clinically necessary, out-of-hours dental treatment is also provided by your Clinical Commissioning Group.

## Mental health emergencies

If a person's mental or emotional state quickly worsens, this can be treated as a mental health emergency or mental health crisis. In this situation, it's important to get help as soon as possible. Contact NHS 111 to find out where help is available. If you feel the person is in immediate danger then call 999.

Urgent care centres provide a variety of services but vary in different areas. You may be able to attend such a centre rather than go to A&E. It is best to phone ahead or call NHS 111 to find out if the services you require are available at your local urgent care centre.

# How to Register with a Family Doctor

You can choose the surgery and doctor you would like to be registered with, providing you live within that surgery's designated travelling area, they have availability and the doctor is willing to accept you on his/her list. You should go into the surgery as soon as possible after you arrive in the UK. This is because you will need to be registered with a GP (General Practitioner) in order to receive treatment of any kind. Take along your passport, proof of address and medical history.

The following is a list of various factors to consider in choosing a surgery/doctor:

- Is the location convenient to you?
- Are there a range of clinics and services available?
- Are there male and/or female doctors available?
- Is the surgery accessible by public transport?
- Is it accessible for wheelchairs/people with disabilities?
- Are there experienced or newly qualified doctors at the practice?
- Is there access available to other doctors within the practice or only with the doctor you are registered with?
- What are the surgery's practices regarding same day appointments, and home visits?

You do not have to register all members of your family with the same doctor, but if the doctor knows the whole family he/she may find it easier for him/her to treat a problem.

You may be registered with one particular doctor within the surgery but it is not uncommon to have an appointment with another doctor if yours is not available or you may choose to see another GP if they have greater expertise within a particular area of medicine. All surgeries provide information regarding the surgery, doctors, staff, services available and hours of service.



Do not expect to spend a lot of time at an appointment with your doctor, generally 5 to 10 minutes is allocated per patient. If you need to spend a little more time with your doctor, it is advisable to mention this when making your appointment as it is sometimes possible to book a double appointment. If eligible for NHS treatment you do not pay for a doctor's appointment or for a house call.

## Changing Doctor

If you wish, you have the right to change your doctor. If there is an alternative doctor in your area, it is quite easy to change. You do not need your doctor's consent to change or even need to let him/her know, although it would be helpful. Just register with the new doctor of your choice.

You should be aware that a doctor could also remove you from his/her list without any reason being given. However this is a rare situation and only happens in exceptional circumstances. The doctor must give you seven days notice to allow you to find another doctor but during this time, he/she is still responsible for your care.

## Hospitals

Not all hospitals offer a 24 hour accident and emergency service. In an emergency dial 999 for Ambulance, Police or Fire station. Unless you have a true emergency, you have to be referred by your GP or specialist to be treated in the hospital.



Some hospitals admit only private patients, others only NHS patients, although certain hospitals will admit either. Hospitals in the UK tend to specialise in the type of ailment or disorder that is treated, so patients travel to the appropriate facility rather than be admitted to the local hospital.

## Walk-in Centres

There are currently 66 NHS walk-in centres throughout England. They offer fast and convenient access to healthcare advice and treatment for minor injuries and illnesses. They are open from early morning to late evening, seven days a week. They are run by experienced NHS nurses and you don't need to make an appointment. Find your nearest centre on the NHS website [www.nhs.uk](http://www.nhs.uk).

## Dentists

You can choose to see a dentist (also known as dental surgeons) either privately or covered by the NHS. Most dentists are in private practice and you may not find an NHS dentist in your local area. If you want treatment as an NHS patient you must state this when registering or when requesting an appointment. Please note that dental care is only free for minors and pregnant women. You should also bring your NHS card with you to any appointment. A dentist who takes NHS patients may also take private patients. Check with a prospective dentist in advance of registration to determine his/her fee schedule. You can choose whichever dentist you prefer, as there is no geographic restriction in the selection of a dentist.

## Pharmacies (also known in the UK as chemists)

Prescriptions are given by a doctor and are made up by a pharmacist, known as a chemist. You will be required to complete the back of the prescription and depending on whom the prescription is for. You may or may not have to pay for the medication. Pregnant women and children and those with certain medical conditions only are exempt from prescription charges and your exemption certificate (where

applicable) will be required as proof. All other patients pay the current standard prescription charge. If you have a minor health problem for which you don't want to see your GP, your chemist may be able to provide you with medical advice.

Pharmacies are easy to find in the UK with large chains, such as Boots and Lloyds, to smaller Independent shops. Many local large supermarkets, such as Tesco, ASDA have a pharmacy department that is open late in the evening.

## Private Medical Insurance

Many companies offer private medical insurance to their expatriates as part of their compensation arrangements. Private insurance can provide you with access to the best medical facilities available in the UK, allowing you to bypass waiting lists for treatment.

If your employer offers private insurance, it is important that you read your policy carefully to determine the exact terms of your coverage. It is also important that you have a clear understanding of the use of private insurance with the human resource department of your employer.

## Useful Medical Websites

The official NHS website [www.nhs.uk](http://www.nhs.uk) connects you to your local NHS services and provides general information about the NHS, how it works and how to use it.

NHS Symptom Checker is a useful online tool to help you diagnose health issues that are not an emergency.

The official NHS website	<a href="http://www.nhs.uk">www.nhs.uk</a>
NHS Symptom Checker	<a href="http://www.nhs.uk/symptomcheckers/pages/symptoms.asp">www.nhs.uk/symptomcheckers/pages/symptoms.asp</a>
Health and Social Services	<a href="http://www.dh.gov.uk">www.dh.gov.uk</a>

# Education

The education system in England is divided into four main parts:

- Primary, age 4-11 years
- Secondary, 11-16 years
- Further Education 16-18 years
- Higher Education 18+.

Children born between 1st September in one year and 31st August in the following year are in one school year group. The academic year is split into three terms.

English curriculum stage		Age	US and international curriculum		IB	
Primary	Early years	Nursery	3/4			
		Reception	4/5	Pre- kindergarten	Early childhood	PYP
	Key stage 1	Year 1	5/6	Kindergarten	Lower school	
		Year 2	6/7	1st grade		
	Key stage 2	Year 3	7/8	2nd grade		
		Year 4	8/9	3rd grade		
		Year 5	9/10	4th grade		
Secondary	Key stage 3	Year 6	10/11	5th grade	Middle school	MYP
		Year 7	11/12	6th grade		
		Year 8	12/13	7th grade		
	Key stage 4	Year 9	13/14	8th grade	High school	
		Year 10	14/15	9th grade		
	GCSE exams	Year 11	15/16	10th grade		
Further education	'A' Levels/	Year 12	16/17	11th grade	Possible AP	IB Diploma
Sixth form/college	IB Diploma	Year 13	17/18	12th grade	AP Studies	

Children in England must attend school from 5 years old. They are eligible to start in the September after their 4th birthday, and will be required to continue in education or training till their 18th birthday.

This does not mean they will be required to stay in school. There will be three ways in which young people can participate post-16:

- full-time education in a school or college
- an apprenticeship
- part-time accredited learning if they are in full-time employment or volunteering.

## State School

Any family moving into the UK and having a visa for a minimum of at least six months is entitled to a place in a state school.

State-funded schools in England are schools which provide education to pupils between the ages of 3 and 18 without charge and most follow the national curriculum.

On applying for a state school place you have to be able to have proof of address (paying council tax or have a signed tenancy agreement) and the children living with you. Places cannot be held and once a place is offered your child will be required to start at the school within a couple of weeks. Most state

schools have a designated area “catchment area” and the highest priority for admissions is based on the distance of home to school. However parents can apply for places at any school suitable for their child even if they do not live in this designated area.



## Independent Schools

Independent schools are largely self-governing and are not funded through the State but through fees paid by the parents.

Some schools are highly selective and entry is by an academic examination, accepting only very able pupils. Others are non selective and entry is normally by some form of assessment and/or interview or sight of previous school reports. This is not a test but

it is an opportunity to assess levels of literacy, numeracy and social and personal skills all appropriate to age.

They tend to have smaller classes than state schools (average under 20) and have resources to offer more individual attention.

## International Schools

International Schools are quite flexible and welcoming to children of all nationalities. Some provide mother tongue languages and cultural lessons. They are located mostly in London and the South East of England and offer the International Baccalaureate curriculum. The IB is an internationally recognised curriculum and skilled based, created so that students can easily have continuity of curriculum when relocating to other countries or returning home.

## European and National Schools

The following nations have their own schools (taught in their own language) available to their expatriate communities either located in London or within commuting distance.

These are: France, Germany, Greece, Denmark, Japan, Norway, Spain, Sweden and Arab.

On applying to the independent or international schools you do not need to tie together any catchment areas or proof of address. Once a place is offered, it is held with a deposit fee.

# Transport

The level of effective public transport varies from region to region within the UK. There are lots of sources of information from websites and smartphone apps to local libraries, post offices and stations. We have provided a general overview of public transport and where you will find further information below.



## Buses

Each region of Great Britain has its own local bus companies that provide local services. If your town has a central bus station that is a good place to start finding information on routes and timetables. Most bus companies and many local councils provide free timetables and route maps for buses that service their region.

Information is often provided by local libraries or local tourist information centres or of course can be found online. Look out for a building in your town centre bearing a sign with a lower case 'i' on it – this is the symbol for your local tourist

information centre.

For London, details on all public transport services are available on the informative Transport for London website: [www.tfl.gov.uk](http://www.tfl.gov.uk).

Please note that the buses in London are now cashless and must be paid for with Oyster cards (see page 29) or contactless payment card. Your debit, credit or pre-paid card will have this symbol if it is compatible:



## Rail

If you live in Greater London, train services to and from London are generally fast, frequent and fairly



reliable. There are varying fares depending on the time of day you are travelling, the day of the week, the age of the traveller, and the length of the validity of the ticket. If you are travelling into London for the day (after the morning rush hour) getting a one-day travel card which allows you to ride on any of the trains, buses and underground is cost effective.

Information is available at your local train station, by calling telephone number 08457 48 49 50 or by visiting this website: [www.nationalrail.co.uk](http://www.nationalrail.co.uk).

Other useful websites include:

- [www.thetrainline.com](http://www.thetrainline.com) (for advance ticket purchases)
- [www.virgintrains.co.uk](http://www.virgintrains.co.uk).

If you want to travel to Europe by rail, the opening of the Channel Tunnel, has greatly improved travelling times. Eurostar is an excellent option if you are travelling as a passenger. The journey from central London (St. Pancras International) to Paris (Gare du Nord) or Brussels are just over two hours.



Phone 08432 186 186 for more information or you can visit their website at: [www.eurostar.com](http://www.eurostar.com). If you want to drive to Europe by taking your car on the train you can arrange this by calling 08443 35 35 35 or booking online at: [www.eurotunnel.com](http://www.eurotunnel.com).

## Ferries

Channel crossings by ferry are offered on various routes by the following operators, among others:

- Brittany Ferries - phone: 0871 244 0744, website: [www.brittanyferries.com](http://www.brittanyferries.com)
- P&O Ferries - phone: 08716 64 21 21, website: [www.poferries.com](http://www.poferries.com).

These companies and others, advertise special rates in the travel sections of the Sunday newspapers. However, be aware that your booking on a ferry is always tentative, dependent on the weather.

# London Underground



The London Underground (or “the tube”) is a user friendly and convenient way to get around many parts of Greater London. London Tube stations are organised into zones with zone 1 being closest to the centre, and zone 6 going into the suburbs.

There are a variety of ticket types available depending on your circumstances although we do recommend you purchase an Oyster Card (see page 32) for the most convenient way of paying for almost all public transport in London.

There are a number of websites and smartphone apps that offer useful journey planners for buses, tubes and other forms of public transport in London. A good starting point is: [www.journeyplanner.org](http://www.journeyplanner.org) and <https://citymapper.com>.



You may recognise the below map of the London Tube system. The different service lines are colour coded for ease of use.

Smoking is NOT permitted anywhere on the London underground system.



Key to lines	
	Bakerloo
	Central
	Circle
	District
	Hammersmith & City
	Jubilee
	Metropolitan
	Northern
	Piccadilly
	Victoria
	Waterloo & City
	DLR
	Emirates Air Line cable car (special fares apply)
	London Overground
	TfL Rail
	London Trams
	District open weekends and on some public holidays

You can find more information (and download larger maps) at: [www.tfl.gov.uk](http://www.tfl.gov.uk).  
24 hour London travel information is also available on 0207 222 1234.



## Oyster cards

Oyster is a plastic smartcard you can use instead of paper tickets. You can register Travelcards, Bus & Tram passes and pay as you go credit on your very own Oyster card. It removes the need to carry cash to pay for tickets and reduces your waiting times at ticket terminals.

You can use an Oyster card on London's buses, trams, Tube, DLR, London Overground, National Rail services and boats. You'll find Oyster Ticket Stops in newsagents, garages, off licenses and hundreds of other shops in London.

Adults can order, renew and top up their Oyster card at: [www.tfl.gov.uk/oyster](http://www.tfl.gov.uk/oyster). If you prefer to speak to someone about Oyster cards in more detail you can call the 24 hour Oyster sales line on: [0870 849 9999](tel:08708499999).

## Cycle hire

Take a cycle, ride it where you like, then return it to any bike station. Available 24 hours a day, all year round. It's self-service and there's no booking. Just turn up and go. Best for short journeys. For more detail please visit this link:

<https://tfl.gov.uk/modes/cycling/santander-cycles>



## Useful transport websites

National Rail	<a href="http://www.nationalrail.co.uk">www.nationalrail.co.uk</a>
Eurostar	<a href="http://www.eurostar.com">www.eurostar.com</a>
Eurotunnel	<a href="http://www.eurotunnel.com">www.eurotunnel.com</a>
The Train Line (for advance ticket purchases)	<a href="http://www.thetrainline.com">www.thetrainline.com</a>
Virgin Trains	<a href="http://www.virgintrains.co.uk">www.virgintrains.co.uk</a>
Oyster cards	<a href="http://www.tfl.gov.uk/oyster">www.tfl.gov.uk/oyster</a>
Cycle hire	<a href="https://tfl.gov.uk/modes/cycling/santander-cycles">https://tfl.gov.uk/modes/cycling/santander-cycles</a>

# Cars and driving

## Road rules

'The Highway Code' includes the road rules for driving in the UK. Please read the rules and regulations carefully before driving in Britain. It is important that you are able to understand the street signs and are familiar with road movement before you are on the road. Driving is on the left hand side of the road. Drivers and all passengers must wear seat belts by law. [www.gov.uk/highway-code](http://www.gov.uk/highway-code).

If possible, take a few driving lessons from a reputable school when you arrive in order to gain some practical experience from an expert.

## International drivers' services

Specialise in training overseas licence holders to prepare for the UK Driving Test - Part 1 Written and Part 2 Driving. More information is available on their website: [www.internationaldriversservice.com](http://www.internationaldriversservice.com).

The current rules regarding child safety in cars can be found at: [www.direct.gov.uk/en/Parents/Yourchildshealthandsafety/Roadandtravelsafety/DG\\_10037077](http://www.direct.gov.uk/en/Parents/Yourchildshealthandsafety/Roadandtravelsafety/DG_10037077).

## Buying a new car

When buying a new car you should determine which model you want and shop around as much as you can to compare deals regarding car features, prices, financing, incentives and discounts. Although there is a wide range of finance plans available that may be more attractive to you than paying up front for your purchase, these would usually be dependent upon having some credit history in the UK. To find local new car dealers you can begin your search at: [www.autotrader.co.uk/services/car-dealers](http://www.autotrader.co.uk/services/car-dealers).

## Buying a used car

Buying a used car can result in real savings, particularly if you find a low mileage car less than a year or two old. No matter where you purchase a used car, it is in your interest to check the following:

- It has a current MOT test certificate (if more than 3 years old)
- It has not been involved in a major accident and suffered structural damage. If in doubt, obtain a written declaration from the seller

- If a written warranty or a guarantee is provided by the seller
- The service history indicates regular servicing has been completed and verified by an authorised dealer
- If imported, that the import tax and duty have been paid
- The car has not been stolen, is not subject to a prior leasing contract, and has not already been written off by insurance

It is always advisable to carry out a full check of a used car's history before you commit to purchase. There are a number of vehicle check providers such as HPI Autodata which maintain a record of such information. You can visit their website here: [www.hpichk.com](http://www.hpichk.com).

For an extensive list of used cars go to: [www.autotrader.co.uk/used-cars](http://www.autotrader.co.uk/used-cars). You may also wish to consider using a car sourcing specialist that can ensure a used vehicle meets your requirements and complies with all the UK regulations. One example of a car sourcing specialist is a company called Palmdale. Their website offers more information on their services: [www.palmdale.co.uk](http://www.palmdale.co.uk).

## Registering your car

If you are buying a new car, the dealership will apply for your registration number and fit the plates on your vehicle.

If buying a used car, be sure to receive the registration document. Complete the reverse side of the registration document where indicated for 'Notification of Changes' and post it to: DVLA, Swansea SA99 1AR. If the used car you are buying does not have a registration document or if you lose your registration document, you may apply for a replacement using a form from your local main post office or vehicle registration office.

**PLEASE NOTE: If you are contemplating importing your non-UK registered vehicle once resident in the UK, there are Government procedures which apply. The process of registering your vehicle can be time consuming and there are costs involved. You can find out more information here:**

[www.gov.uk/importing-vehicles-into-the-uk/overview](http://www.gov.uk/importing-vehicles-into-the-uk/overview).

## MOT Test Certificate

All vehicles more than three years old must have a current MOT (Ministry of Transport) test certificate to be driven legally. In order to receive a certificate your car must pass a test at an officially approved centre. This test of vehicle safety, roadworthiness and exhaust emissions must be repeated on an annual basis.



Approved centres are easy to find and most garages can conduct this test for you. When your car passes, you will be given a Test Certificate that is valid for one year. Keep this document in a safe place, as you will need to produce it in case of an accident, and to apply for Road Tax.

If your car does not pass the MOT inspection, you will receive a report detailing the defects that must be corrected. Usually a failed vehicle can be repaired by the garage that conducted the test.

If your car is more than three years old, it is illegal to drive without a valid test certificate. In addition, if you are driving without a valid test certificate, your motor insurance will be invalid.

## Your car's CO2 emissions

To find out the CO2 emissions of your car, you can either:

- Check your vehicle registration certificate (V5C)
- Enter the details of your car into the online 'vehicle enquiry' section on DVLA's Electronic Vehicle Licensing website: [www.gov.uk/co2-and-vehicle-tax-tools](http://www.gov.uk/co2-and-vehicle-tax-tools).

## Road Tax (Vehicle Excise Duty)

Road tax is compulsory on motor vehicles. The cost varies according to the vehicle and is dependent on a number of criteria such as emissions and engine size. Road tax can be paid online or at main post offices. You can find out more information here:

[www.postoffice.co.uk/vehicle-tax](http://www.postoffice.co.uk/vehicle-tax) and here:

[www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency](http://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency).

The previous requirement to display a 'tax disc' in the vehicle windscreen was abolished on 1st October 2014. Automatic number plate recognition cameras are now used to confirm a vehicle is taxed. Road tax must be renewed on expiry, and renewal reminders will be sent to you in the mail.



**Driver & Vehicle  
Licensing  
Agency**

## Routes, maps and mileage calculators

Today there are many ways to determine the optimum route for your journey. You may even have a Sat Nav app on your smartphone (Waze, TomTom, for example). However, you can use these sites for journey planning. [www.theaa.com](http://www.theaa.com) or <https://www.google.co.uk/maps>

# Driving Licence

The minimum age for driving a car in the UK is 17. Holders of a full foreign driving licence or an international driving permit may drive in Great Britain (England, Scotland & Wales) for one year.

If you hold a licence from an EU country or EEA member states you may drive on this licence as long as it is valid until you reach 70 years of age (although the period is limited to 12 months if you got your EU licence by exchanging your non-EU licence). If you wish you may exchange this for a British licence via the DVLA.

If your licence was issued in a 'designated country' - Andorra, Australia, Barbados, British Virgin Islands, Canada, Falkland Islands, Faroe Islands, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea, Singapore, South Africa, Switzerland, Zimbabwe - you must obtain a British driving licence in your first year in Britain without taking a driving test. If you don't apply during your first year, you aren't permitted to drive after this period until you have passed a driving test.

If you hold a licence issued by a country that isn't listed above, you must take a driving test during your first year in Britain. If you don't pass the test during your first year in Britain, you must apply for a provisional licence and drive under restricted conditions until you have passed your test. If you continue to drive without a British licence after this period, you can be prosecuted for driving without a valid licence. In addition, if you continue to drive after the one year has expired without a valid UK licence, your motor insurance is invalid.

[www.gov.uk/browse/driving/driving-licences](http://www.gov.uk/browse/driving/driving-licences).

If you will require a licence for driving in Northern Ireland there are some additional requirements. More information can be found here: [www.nidirect.gov.uk/index/information-and-services/motoring/driver-licensing/driving-in-ni-on-a-foreign-licence.htm](http://www.nidirect.gov.uk/index/information-and-services/motoring/driver-licensing/driving-in-ni-on-a-foreign-licence.htm).

Further information on driving licences, including the forms necessary to apply for a British licence can be found at your local post office.

# Motor insurance

It is illegal to drive a car in the UK without a valid certificate of motor insurance.

If you have proof of no claims discount ('NCD') from your previous insurance company, this will help reduce your insurance premiums significantly. If you are moving to the UK from another European country it is a good idea to find out if your previous insurance company is also operating in the UK. This might help you to get a better rate as they can check your liability history faster.

When looking to save money on insurance premiums, you could contact an insurance broker or look online. Insurance brokers can look for the cheapest insurance available for you giving the coverage you desire, security features on your vehicle, your driving record, etc. It is definitely worth spending time comparing prices. Some useful comparison web sites are:

- [www.confused.com](http://www.confused.com)
- [www.comparethemarket.com](http://www.comparethemarket.com)
- [www.gocompare.com](http://www.gocompare.com)
- [www.moneysupermarket.com](http://www.moneysupermarket.com).

## Documentation

If stopped by the police, you may be asked to show the following documents:

- Valid driving licence
- Valid certificate of insurance
- Valid MOT test certificate (Ministry of Transport) if applicable.

If you don't have these documents with you, you can produce them within 7 days at a local police station. It is an offence if you don't show the requested documents within 7 days.

## Drink driving

Drink driving or driving under the influence of alcohol or drugs is taken very seriously in the UK and penalties are severe. More information is available here: [www.gov.uk/drink-drive-limit](http://www.gov.uk/drink-drive-limit).



# Breakdowns

In the UK, unless you are a member of a roadside breakdown service, it can be difficult and expensive to arrange for roadside assistance. The main companies providing this service include:

- Automobile Association (AA) - phone: 0800 085 2721, website: [www.theaa.com](http://www.theaa.com)
- Royal Automobile Club (RAC) - phone: 08000 722 822, website: [www.rac.co.uk](http://www.rac.co.uk)
- Green Flag - phone: 0845 246 1557, website: [www.greenflag.com](http://www.greenflag.com).



Each of the above organisations offer a range of membership levels.

# London Congestion Zone Charges

Traffic signs make it clear when you are approaching, entering, and leaving the London charging zone.

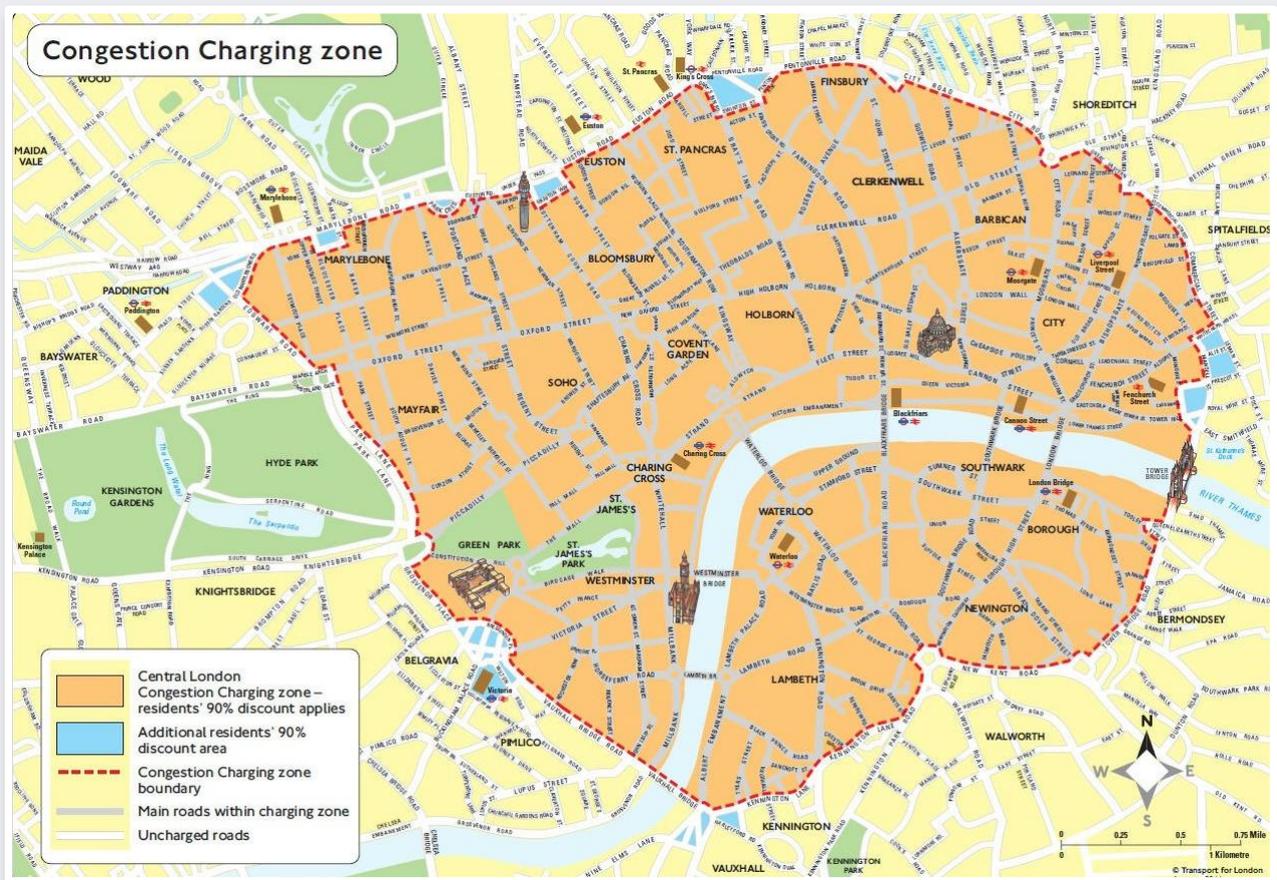
The hours of operation are: 07:00 to 18:00,  
Monday – Friday.

There are a number of ways to pay  
Congestion Charge and these determine the  
cost.

- £10.50 if registered for Congestion Charging Auto Pay
- £11.50 per day in advance or on the day of travel
- £14 if paid the next day.

There is no charge on weekends, public holidays, between Christmas Day and New Year's Day inclusive, or between 18:00 and 07:00 on weekdays.





Examples of how to pay the congestion charge include:

- **Online:** pay by credit or debit card via this website: <https://tfl.gov.uk/modes/driving/congestion-charge>
- **Telephone:** Pay by credit/debit card on 0845 900 1234
- **Mobile phone:** You can pay the charge on your day of travel by sending a simple text message from your mobile phone (you will need to register for this SMS text messaging service, with your credit or debit card details)
- **Retail outlets:** pay in cash at newsagents, convenience stores and petrol stations where you see the congestion charging sign or the Pay Point Logo (some retailers may also accept payment by cheque and credit or debit card at their discretion)
- **Self-service machines:** pay by credit or debit card at self-service machines in major public car parks within the charging zone and other selected locations
- **Post:** pay by cheque, postal order, credit or debit card, with a "Paying the congestion charge" form.



### Penalty Charge Notices (PCNs)

How much: £160 (£80 if paid within 14 days) Time to pay: 21 days.

### What is a PCN?

If you haven't paid the Congestion Charge within the time limit, you'll receive a formal notification, a PCN. You will receive a PCN if your vehicle is photographed while in the Congestion Charging zone and records show that you have not paid the Congestion Charge.

## Ultra Low Emission Zone

To help improve air quality, an Ultra Low Emission Zone (ULEZ) **now operates 24 hours a day, 7 days a week, every day of the year** within the same area of central London as the Congestion Charge. Most vehicles, including cars and vans, need to meet the ULEZ emissions standards or their drivers must pay a daily charge to drive within the zone. This can be paid [online here](#).

- £12.50 for most vehicle types, including cars, motorcycles and vans (up to and including 3.5 tonnes)
- £100 for heavier vehicles, including lorries (over 3.5 tonnes) and buses/coaches (over 5 tonnes)

## Hire cars for driving around London

Members use Zipcar as an alternative to the costs and hassles of owning or renting a car. There are Zipcars dotted on streets around London, Bristol, Oxford, Cambridge and Maidstone.

Once you have joined and reserved your car online, you simply tap your personal zipcard on the windscreen to open the car (and the glovebox where the keys are stored). Your use will include fuel, insurance up to 180 miles. For more information visit: [www.zipcar.com](http://www.zipcar.com).

# General living costs guide

Living in the UK will mean adapting to the different prices of various commodities here in the UK. Whether you are trying to determine what your monthly rent will be, or what your monthly utility (energy, water, Council Tax) or media expenses will cost, or even just your monthly spend on groceries, it can be a challenge to quickly get up to speed on what is good value and what is not.

There are several websites which offer guidance on the cost of living in the UK and we have listed some of these below. Please bear in mind that we are not responsible for the accuracy of the content of these websites. To provide you with a current guide to general living costs we have provided a table below. We hope it proves a useful starting point for your research on budgeting your time in the UK.



One important, generally true, statement is that the cost of living in London is usually higher than the cost of living in the rest of the UK. And, of course, the closer you live to the centre of London the more expensive items such as rent become. Although, there is a trade off to consider when living in central London as this will likely reduce your travel costs to and from your office.

The UK's Office of National Statistics (ONS) provides detailed information on the UK's general measurable activity. Everything from population percentages to inflation to the average household expenditure can be reviewed on their website. For example the ONS website confirms that 'UK households spent an average of £531 a week' and that 'the largest expenditure categories were housing (excluding mortgages) fuel and power, transport, and recreation and culture'.

ONS Home:

[www.ons.gov.uk/ons/index.html](http://www.ons.gov.uk/ons/index.html)

ONS Household Spending:

[www.ons.gov.uk/ons/rel/family-spending/family-spending/2013-edition/index.html](http://www.ons.gov.uk/ons/rel/family-spending/family-spending/2013-edition/index.html)

Other independent websites:

Expat Arrivals Guide:

[www.expatarrivals.com/the-united-kingdom/cost-of-living-in-the-united-kingdom](http://www.expatarrivals.com/the-united-kingdom/cost-of-living-in-the-united-kingdom)

Numbeo Guide:

**Relocation Support Services**

**Essential Guide to Living in the UK**

#### Average Weekly Spend on General Household Items in UK

Commodity	Average Weekly UK Cost
Food and Drink	£71.10
Clothing	£23.70
Energy and Fuel	£72.70
Media and Communication	£15.50
Health	£7.10
Transport	£74.80
Recreation and Culture	£68.80
Restaurants and Hotels	£42.50
Miscellaneous	£106.70
Education	£9.80

The above table provides the average UK household expenditure. These figures were calculated from a survey of a cross section of the UK population and are therefore only given here as a general guide for what people living in the UK spend on these items each week.

## Average Single Commodities Costs in UK

Cost of living varies from one region of the UK to another. Generally London is more expensive. Here are some examples of average prices in the UK High Street:

- Pint of Milk: 55p
- Loaf of Bread: £1.00 - £2.00
- Cup of Coffee: £1.50 - £3.00
- The Times (Newspaper) £1
- Bottle of plain water (500 ml): £1
- Can of Cola: 75p
- Bottle of Wine: £7.00 - £10.00

- Pint of Beer: £4.00
- Average B&B per room per night: £60.00 - £80.00
- Restaurants: £25.00 per person

The average weekly grocery bill for two people in the UK is: £60 - £90.

## Theatre

Prices range from £25 to £70 depending on the seat. More information at: [www.ticketmaster.co.uk](http://www.ticketmaster.co.uk).

## Cinema

Adults around £8.85 out of London - Adults around £12 - £16 in and around London.

## Restaurants

£25 per head for a two course meal at typical chain restaurants such as:

- Café Rouge
- Pizza Express
- Zizzi
- Wagamamas

### Fine dining restaurants:

- Typical Set 3 course Lunch £25 - £35 per person
- Dinner £50 - £60 plus per person - 3 courses (food only).

### Pub Food

Main Course: approximately £8 - £12 per head.

There are cheaper and more expensive restaurants around.

Local restaurant discounts can be found at:

- [www.toptable.com](http://www.toptable.com)
- [www.opentable.com](http://www.opentable.com)



## Hairdressers

- Women's Cut and Blow Dry: £45 +
- Men's Hair Cut From: £10 - £25

## Dry Cleaning

Some prices that you may be charged (all prices depend on the venue):

- Jacket/ Blazer: £10.50 +
- Suit: 2 Piece £15 +
- Trousers: £8.50 +
- Shirt: £3 +
- Dress: up to £15.00 +

## Supermarkets

Supermarket	Website
Sainsbury's	<a href="http://www.sainsburys.co.uk">www.sainsburys.co.uk</a>
Waitrose	<a href="http://www.waitrose.co.uk">www.waitrose.co.uk</a>
Morrisons	<a href="https://groceries.morrisons.com">https://groceries.morrisons.com</a>
Tesco	<a href="http://www.tesco.co.uk">www.tesco.co.uk</a>
Ocado (online only)	<a href="http://www.ocado.com">www.ocado.com</a>
Marks and Spencer (M&S)	<a href="http://www.marksandspencer.com">www.marksandspencer.com</a>
Lidl	<a href="http://www.lidl.co.uk">www.lidl.co.uk</a>
Aldi	<a href="http://www.aldi.co.uk">www.aldi.co.uk</a>
Asda	<a href="http://www.asda.com">www.asda.com</a>

Many of the below supermarkets offer online stores and will deliver to your doorstep.

# Farmers Markets

If supermarkets are not your preferred option for fresh produce you can find out where your nearest farmers' market is at: [www.farma.org.uk/members-map](http://www.farma.org.uk/members-map).



# Safety and security

Crime rates in the UK are comparable to those in Europe as a whole and over the last 10 years the UK has seen a decrease in violent crime. Crime statistics vary throughout the UK with larger city centres seeing increases in crime rates. The website [www.police.co.uk](http://www.police.co.uk) contains tools which allow you to check the crime statistics of a particular area, breaking down the prevalence of different types of crime.

## The Police Force

There is no national police force in the UK and Law enforcement in the UK is carried out by police officers serving in regional police forces within England, Wales, Northern Ireland and Scotland. These regional forces are complemented by UK-wide agencies, such as the National Crime Agency, and specialist bodies hosted by regional police forces, such as the Specialist Operations directorate of the Metropolitan Police.

Police officers are granted certain powers to enable them to execute their duties. Their primary duties are the protection of life and property, preservation of the peace, and prevention and detection of criminal offences. There are no dedicated traffic or tourist police in the UK and all duties are performed by 'standard' policemen.



The uniform worn by police officers is broadly similar throughout the UK (see photo ABOVE). Policemen on the beat wear the iconic police helmet. Police forces in the UK do not carry guns.

## Crime prevention

Whilst you are no more likely to be a victim of crime than in the rest of Europe, a common sense approach to handling yourself and property is encouraged. City centres late at night, and un-lit areas should be avoided if you are on your own, and sensible precautions should be taken to avoid flaunting expensive possessions.

Most police force websites have advice on how to protect yourself against crime, as does the [police.uk](http://www.police.uk) website: [www.police.uk/crime-prevention-advice](http://www.police.uk/crime-prevention-advice).

Such advice includes how to secure your property and possessions and what to avoid in order to prevent becoming a victim of crime.

# What to do if you are a victim of crime

Remember your personal safety is more important than your phone or other valuables. Try to remember as much information about the incident as this is important when reporting to Police.

Contact the Police to report what has happened; Always call 999 in an emergency.

Dial 101 for non-emergencies such as if you have discovered your property is missing later. If credit card or debit cards are stolen, inform your bank as soon as possible to cancel the cards.

You may have to contact your insurance company to inform them depending upon the items taken and contact your bank if you have any credit cards stolen.

The following section has further information on emergency contact numbers.

## Emergency contact numbers

### 999

Dial this number for all emergency services such as:

- Fire Service
- Police
- Ambulance

There are other numbers and methods for contacting the emergency services. For a detailed guide on what to do to get help in an emergency in the UK you can visit this website:

<https://www.redcross.org.uk/about-us/what-we-do/uk-emergency-response>

## Police support in an emergency

- Overall co-ordination of the emergency services
- Life saving in conjunction with other emergency services
- Providing inner and outer cordons around the incident scene
- Traffic control

- Setting up and staffing a casualty bureau
- Identifying fatalities on behalf of HM Coroner
- Maintaining order and preventing crime
- Managing the media
- Investigating the cause of the incident
- Setting up a temporary mortuary facility
- Protection & preservation of scene of crime activities/investigation
- Restoration of normality.

## Fire Service support in an emergency

- Mobilisation of fire services resources
- Salvage work
- Fighting fires
- Provision of lighting and rescue equipment
- Identification of hazardous chemicals
- Rescue of people and animals
- Life saving in conjunction with other emergency services
- Containment of hazardous materials
- Damage control and limitation
- Fire safety and community fire safety education
- Fire investigation.



## Ambulance support in an emergency

Life saving in conjunction with the other emergency services

- Transport of medical teams to the site
- Providing a Senior Officer at the scene to act as the Ambulance Incident Officer
- Paramedical care of the injured
- Establishing a focal point through an ambulance control point for all medical resources
- Setting up a casualty clearing station
- On-site communication system for ambulance and medical services

- Managing paramedic/medical resources in conjunction with the Medical Incident Officer
- Prioritising and transporting of casualties to receiving hospitals
- Forwarding to receiving hospitals information relating to toxic or radiation hazards and contamination of casualties.

## Non-emergencies

- Police non-emergency number: 101
- Detailed information available at: [www.police.uk/contact/101](http://www.police.uk/contact/101)
- Medical non-emergency number: 111. Detailed information available at: [www.nhs.uk/NHSEngland/AboutNHSservices/Emergencyandurgentcareservices/Pages/NHS-111.aspx](http://www.nhs.uk/NHSEngland/AboutNHSservices/Emergencyandurgentcareservices/Pages/NHS-111.aspx)

## Other non-emergency phone numbers

A comprehensive list of alternative non-emergency contact numbers is available at: [www.police.uk/contact/alternative-non-emergency-numbers](http://www.police.uk/contact/alternative-non-emergency-numbers).



## Relocation Support Services

Relocation Support Services Ltd.

SC House, Vanwall Road,

Maidenhead, Berkshire SL6 4UW

Tel: +44 (0)1628 631111

Website: [www.relocationsupport.co.uk](http://www.relocationsupport.co.uk)