

### Disclaimer

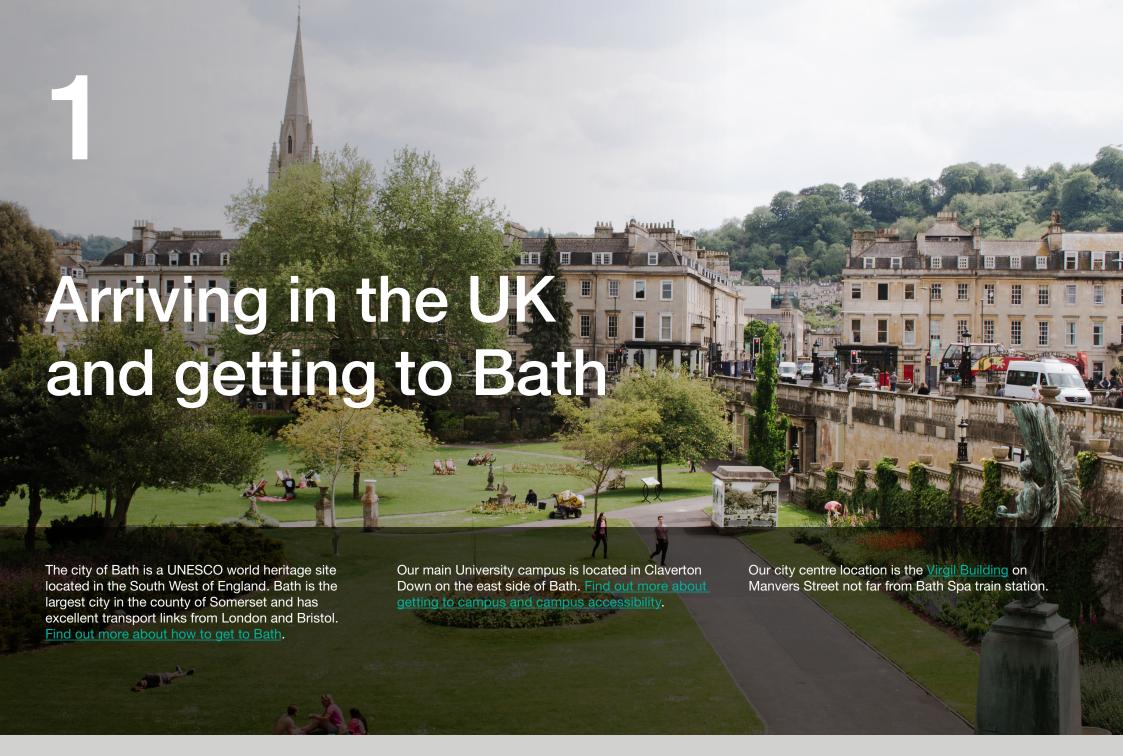
We've put this guide together to give you practical information to help you set up your new life in the UK. Any reference to companies, products or services included in this document are for reference only. The purpose of the guide is not for us to make recommendations for any specific company, service or product, but to give you information to help you make your own choices. Please ensure when selecting a product or service, you make the right decisions to suit your needs. This booklet is for guidance only and we cannot be held responsible any loss or damage arising from, out of, or in connection with the use of any information contained within this guide.



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# Finding temporary accommodation in and near Bath

If you are a visa-holder, it's important to remember that you won't be able to secure a long-term lease until you can prove your right to rent via the <a href="Home Office's Online Right to Rent Checking Service">Home Office's Online Right to Rent Checking Service</a>. In most cases, you'll need to be in the UK already before you can close on any rental agreement, so you'll need to find somewhere to stay on a temporary basis while you search for your new home.

Most newcomers to the UK make use of the following online portals to look for temporary accommodation in and around Bath:

Booking.com

Airbnb

**Expedia** 

Hotels.com

You can also book temporary accommodation at the University.

Find out more about what's available and how to book.

### Finding somewhere to live long term – an overview

Accommodation in the UK is usually either flats (you may know these as 'apartments') or houses – which can be freestanding, semi-detached, terraced (houses joined in a row). Finding somewhere to live is usually a straightforward process, but it is a fast-moving and competitive market. If you're looking for somewhere to live, it's helpful to be prepared to move quickly if you see a place that you like (especially if you have pets, as finding pet-friendly rentals can be challenging).

Finding somewhere to live should be one of the first things on your list, as you'll need proof of residence to access and sign-up for most services. The area you choose to live in will often dictate which school you can send your children to.

Your options can include renting, buying, or house-share.

## Important information if you are not a British or Irish citizen

If you're not a British or Irish citizen, it's important to remember that not all immigration status lets you access 'public funds'. Find out more about how this might impact you by visiting the <u>Citizens Advice website</u> and the <u>UK Government Visa and Immigration web page</u>. If you're a visa-holder, you'll most likely need to rent privately, as <u>there are strict laws</u> when it comes to accessing social housing, with <u>rules set by local councils</u>.

If you're a visa-holder, it's important to remember that you won't be able to secure a lease until you can prove your right to rent via the <a href="Home Office">Home Office</a>'s Online Right to Rent Checking Service. In most cases, this means you will need to be in the UK already before you can close on any rental agreement.

## Renting a home in the UK

# Starting your search – which areas work for you and your family?

In order to qualify for relocation, you'll need to move within a 30-mile radius of Bath.

You might want the vibrancy of city life, or you might prefer the peace and quiet of a traditional country village. Every person and family will have different priorities. One of the major benefits of working in Bath is that there is something for everyone and mostly within a 45-minute commute to work.

Some popular areas with our staff members include, but are not limited to:

- The City of Bath and surrounding areas
- Bristol
- Bradford-on-Avon
- Chippenham
- Corsham
- Devizes
- Freshford
- Frome
- Keynsham
- Melksham
- Midsomer Norton

- Newton St Loe
- Norton St Phillip
- Paulton
- Peasedown St John
- Radstock
- Trowbridge
- Warminster
- Wells
- Westbury
- Shepton Mallet
- Swindon

The area you choose to live in will, in most cases, come down to your personal budget and how much you can spend on rent every month. You'll also need to consider transport costs and how much time you are willing to spend on the daily commute if you choose to live further away.

You will also need to budget for upfront costs, such as a security deposit, agency fees, telephony set-up costs, and removal fees, as well as monthly costs such as council tax, gas and electricity charges, and water bills. This handy budget planner can help you determine what you can afford to spend each month on rent.

#### Finding your new home

When looking for a property to rent, a good place to start is to browse available listings on online property websites. This will give you a broad selection of listings with both estate agents and private landlords. Some of the more popular options are:

**Rightmove** 

Zoopla

**OpenRent** 

Gumtree

You can also contact local estate agents in the areas you're interested in. We've listed some of the bigger companies below, but you should start to see which agents are operating in your chosen area when you start browsing the online portals listed above:

Allen & Harris

Chancellors

Purple Bricks

The University provides assistance to those relocating to the UK. Find out more details and if you're eligible to apply.

# Rental laws in the UK

# Finding a house-share

Once you've found a property to rent, you will usually sign up for a rental contract for six or 12 months. Your contract will outline the terms and conditions of your rental period, as well as detailing your responsibilities as a tenant.

The UK government's website has a <u>helpful guide to</u> <u>tenant's rights and responsibilities</u> when renting, as well as linking to helpful resources.

There is also a <u>guide on private renting</u>, which contains some useful information.

By law, your landlord must place your deposit in a <u>safe deposit scheme</u>. Find out more about the <u>rules</u> <u>governing landlords' responsibilities</u>.

House sharing (when you rent an individual bedroom in a house or flat with other tenants) is often a popular option for new arrivals to the UK. This can be a budget-friendly choice and is also a great way to meet new people and get introduced to your new surroundings. These websites are great places to start looking for your house-share:

#### **OpenRent**

**SpareRoom** 

#### Gumtree

The government have some useful guidance if you'll be <u>renting a room in someone else's home</u>, as well as guidance on <u>multiple occupation accommodation</u> (where you share a property with other tenants).

## Buying a home in the UK

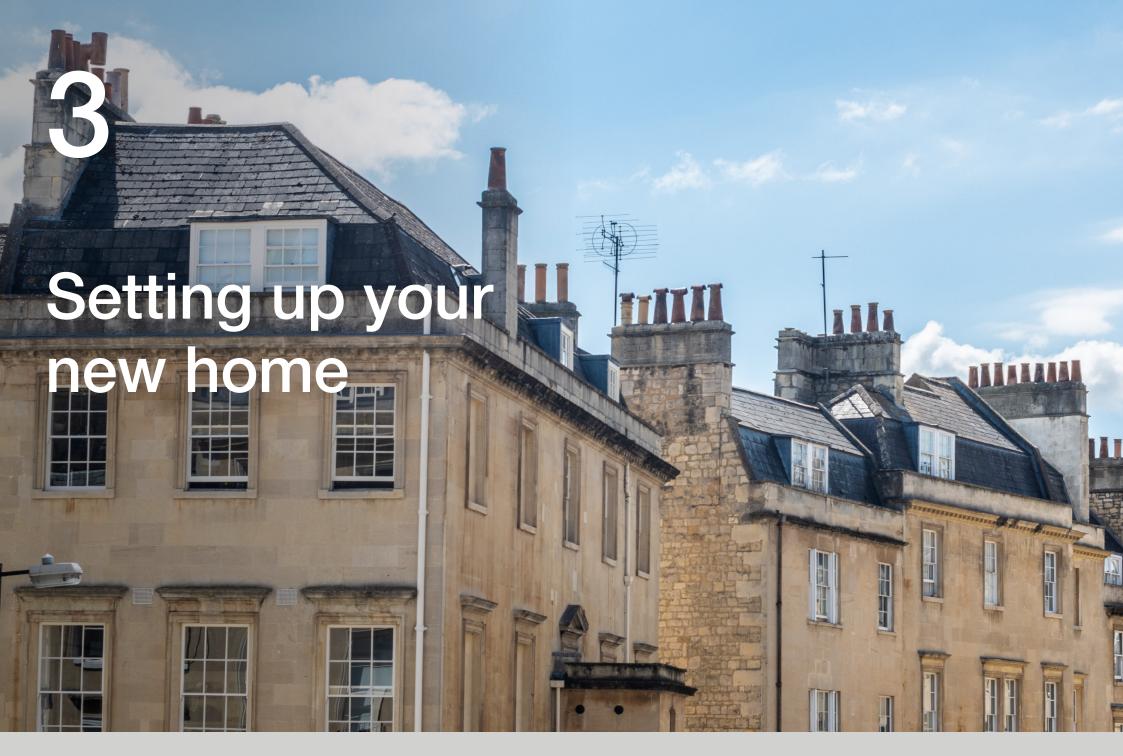
There are no legal restrictions on buying a home in the UK as a newly arrived resident, although accessing mortgage products can be more challenging if you have lived in the UK for less than two years. If you have lived in the UK for less than two years, you'll probably need a deposit of more than 25% to access most mortgage products. Every mortgage lender is different, so take the time to understand what different lenders are offering. It might also be helpful to speak to a mortgage broker, who can help you understand what's available.

You may find accessing mortgage products easier once you have been in the UK for longer and have had more time to build your credit score.

If you are thinking of buying a home rather than renting, the first step should be to appoint a solicitor (a lawyer) to handle the conveyancing process for you.

Other than the purchase price and deposit, you can expect to pay <u>Stamp Duty Land Tax</u>, survey costs, land registry fees and legal fees.

The UK government website has a useful how to buy a home guide, as well as a comprehensive guide for first-time home buyers in the UK.



## Registering for Council Tax

Council Tax is an annual fee your local council will charge you for services it provides, such as:

- Rubbish and waste collection and disposal
- Libraries and education services
- Police and fire services
- Leisure and recreation services
- Transport and highway services, including street lighting, cleaning and road maintenance
- Environmental health and trading standards
- Local administration and record keeping

There are some exemptions – you can find out more about how council tax works and who has to pay by visiting the government's council tax web pages.

How much you pay will depend on the value of the home you're living in and where you live. Your home will be categorised into what is called a Council Tax Band, and in England this ranges from A (the cheapest) to H. The higher the value of the property, the higher the Council Tax Band will be.

Not paying your Council Tax can lead to serious consequences, so you should register as soon as you've moved into your new home.

You'll need visit your local council's website to sign up for Council Tax. You can find your local council's website by entering your postcode on the government's website.

Below are some direct links to signing up for Council Tax in the council areas most of our staff live in:

**Bath & North East Somerset Council** 

Wiltshire Council

**Bristol City Council** 

South Gloucestershire Council

Swindon Borough Council

### Setting up your utilities

#### Overview

Setting up your electricity, gas and water services should be a reasonably straightforward process as it's likely the home you will be moving into is already connected to these services. Your only responsibility should be to transfer those services into your name and take your meter readings when you move in.

Utility services in the UK are mostly privatised, which means you can choose from a range of providers – however, water services are usually limited to one provider operating in the area where you live. Ofgem is the <a href="UK's independent energy regulator">UK's independent energy regulator</a> and is responsible for ensuring the fair treatment of consumers by gas and electricity companies.

<u>Citizens Advice</u> provides a useful overview of how the utility system in the UK works.

#### Gas & Electricity

The UK energy market is privatised and there are many providers to choose from. Because gas and electricity are mostly supplied in a combined energy package, suppliers of gas in the UK are mostly the same suppliers as those for electricity.

Some of the main gas and electricity companies are:

British Gas
EDF Energy
Scottish Power
Octopus Energy

Voltage in the UK is 230V (50Hz), which although is the standard voltage for Europe, is much higher than some countries. You should check that any appliances you are bringing with you are compatible. The UK uses three-pin Type G plugs, so you may need to bring an adapter with you or buy one after you arrive if your home country uses different plug types.

We also have two convenience stores on campus – Fresh, a small supermarket with a post office on the Parade, and The Market in the Student Centre.

If you're privately renting, your landlord is legally required to ensure the property they are renting to you is inspected and tested for electrical safety every five years, and annually for gas safety. They must supply a copy of these reports to you before you move into the property, or within 28 days of receiving a request from you to do so. Find out more about your landlord's safety responsibilities.

#### Connecting your gas and electricity services

In the unlikely event you need to connect electricity and gas services to your home, you will need to contact the National Grid to arrange for the electricity connection, and your local gas distributor to have your gas supply connected.

It is not normally necessary to connect gas and electricity services to your property if you are privately renting. All you should need to do is contact your chosen supplier to transfer the gas and electricity bills into your name once you move into your new home.

Normally, the previous tenant will have given the final meter readings to the utility companies, but you should take your own set of readings when you move in. You don't need to stay with the same utility company the previous tenant used, so you can switch if you choose to, and you can normally do this online.

Online comparison sites can help you decide which provider will work for you or offer the best rates:

Uswitch

MoneySuperMarket
Confused.com
Love Energy Savings

#### Water supply

Water services have been privatised in England and Wales, and in most cases you'll use the services of your local water company. Ofwat is responsible for regulating the water sector in England and Wales.

Water bills in the UK are normally made up of two charges: one for the water you use and the other for the treatment of sewage. You'll either have a metred service where you pay according to your usage, or a fixed tariff where you pay a set amount annually (usually payable monthly).

#### Connecting your water supply

As with gas and electricity, it is unlikely you will need to connect water services to your new home, and all you'll need to do is get the bill for the property registered in your name. You can do this by contacting your local water company. If you aren't sure who this is, you can find out which company services your region by entering your postcode on the Water UK website.

# Recycling and rubbish (garbage) collection services

# Setting up TV, telephony and internet

Your local council is responsible for ensuring weekly or fortnightly collection of your household waste through its rubbish, garden waste, and recycling collection service (including food waste). The day they will collect will depend on where you live, as each local authority has its own timetable. Find out when your 'bin day' is by contacting your local council.

You can also find out more about <u>how your council</u> <u>collects recycling</u> and <u>garden waste</u>.

If you are moving into a newly built property – either a rental or a property you bought, you may need to request new bins. You can find out more by visiting your local council website and searching 'Black wheelie bin'.

#### Overview

Once you move into your new home, it's likely that you'll need to set up your TV, phone and internet. Check with your landlord or estate agent to clarify whether these services are connected or not before signing any paperwork, so you'll know what extra payments you'll need to meet every month. Services are usually contracted and available on 12, 18 or 24 month options, payable monthly and usually by direct debit.

The UK has a very competitive market in the telecommunications sector, and you'll find you have many options to choose from. The four largest TV, home phone and internet providers in the UK include:

Sky

**TalkTalk** 

Virgin Media

<u>BT</u>

#### Setting up your TV

When setting up a TV in the UK, you'll need to pay your annual TV licence or be liable to a penalty. You can sign up and arrange payment for your TV licence online.

Many of the UK's main channels such as BBC one, ITV and Channel 4 are <u>available on Freeview</u>, which usually comes as standard on all modern UK TVs. You'll still need a TV license, but there are no additional monthly subscription fees for these channels.

If you plan on watching live sports or a wider range of entertainment channels, you'll need a subscription, and the biggest providers are:

Sky

<u>TalkTalk</u>

Virgin Media

<u>BT</u>

**Netflix** 

Amazon Prime

# Setting up TV, telephony and internet

There are plenty of package deals to choose from, which could even include a mobile phone subscription, but you don't need to use one provider for all services. The below comparison sites can help you compare packages and service offerings to help find what works for you:

**Broadband Genie** 

**Uswitch** 

Confused.com

#### Cable.co.uk

Choosing which provider is right for you will come down to your personal preference and sometimes where you live. You may find yourself unable to connect to TV services if you are living in a remote or rural area, so please check this with your provider before committing to a contract.

#### Setting up a landline

You might not need a landline, but if your internet connection requires one or you would like the security of having one, it's a fairly straightforward process.

It is likely your new home will already have a landline connection, in which case you'll just need to set up monthly payment for rental. In most cases this will be with BT, but check with your landlord or estate agent. If there isn't a landline connection, you'll need to contact your provider to set up an installation appointment with an engineer.

#### Connecting to the internet

As in most countries, there are many ways to get online in the UK. We have a variety of options to choose from between ADSL, cable and super-fast fibre-optic broadband (although the latter is still being rolled out across the country, so this won't be available everywhere).

Most companies offer a range of packages and services. You can choose which service is right for you, depending on what you'll be using it for and what the download speed you need. It's a good idea to search for the best deals by using comparison sites like <a href="Broadband Genie">Broadband Genie</a>, <a href="Cable.co.uk">Cable.co.uk</a> and <a href="Confused.com">Confused.com</a>.

The biggest internet providers in the UK are:

Sky

**TalkTalk** 

Virgin Media

EE

<u>Plusnet</u>

BT

Providers will usually offer an installation service for you or send you instructions on how to set this up yourself. You might find that if you're setting up TV, internet and your telephone at the same time, you'd prefer to have the installers come out to set things up for you. You should discuss the options with your chosen provider before you commit to any contracts of service.

### Connecting to the University's VPN and using the WiFi

Staff and students can use the eduroam Wi-Fi network while on campus. Find out more about how to access this. If you will be working from home, you'll need to connect via the VPN.

### Home contents and personal liability insurance

#### Home contents insurance

If you're renting your new home, it's unlikely you will need to arrange building insurance, but you might wish to take out separate contents insurance on your belongings. This is not a legal requirement as it is in some countries, but if you do want to protect your movable property, some of the most recognisable names in the UK are:

AA

**Admiral** 

Aviva

**AXA** 

Legal & General

Post Office

You could also check with your bank as they may also offer insurance services.

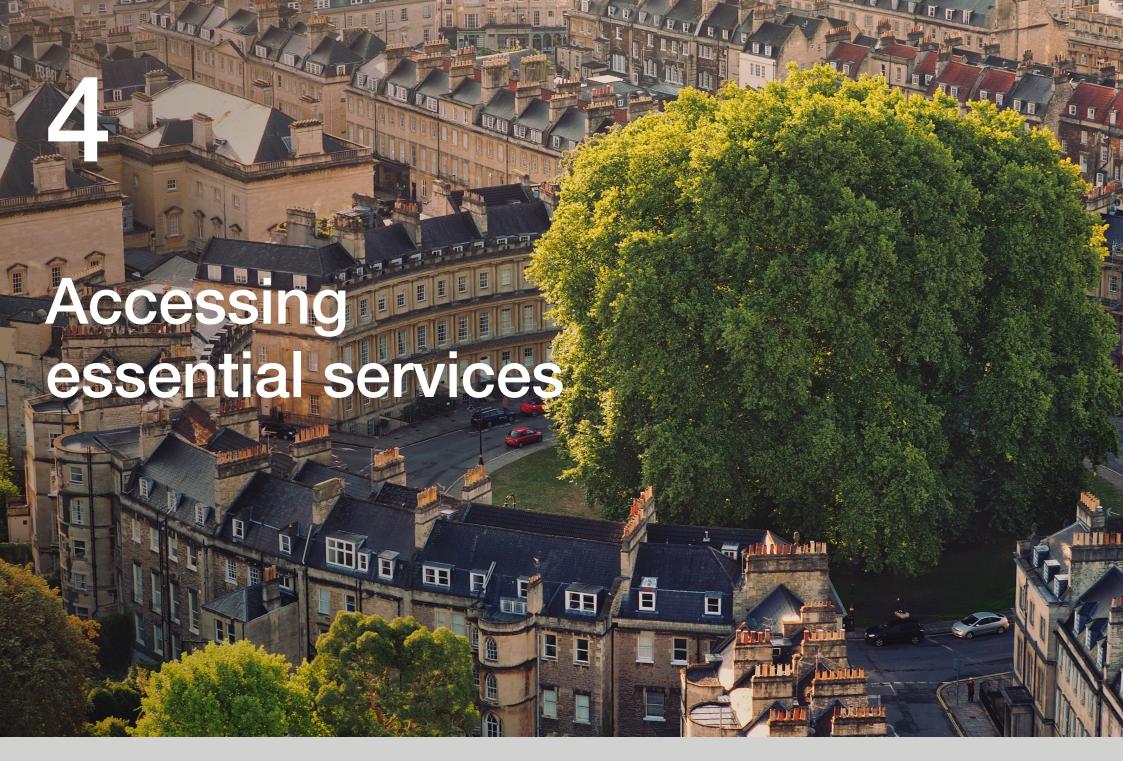
There are also these comparison sites to help inform your decision on which provider is right for you:

Confused.com comparethemarket **MoneySuperMarket** GoCompare

Uswitch

# A note on personal liability insurance

It's not a legal requirement to take out personal liability insurance in the UK as it is in some other countries. You can take out a standalone policy with some providers, and this would usually be classed as public liability insurance in the UK.



# Getting a National Insurance Number (NINO)

# Opening a Bank Account

Anyone who wants to work in the UK needs to have a National Insurance Number (NINO) as it's used by the government to record your taxes and <u>national insurance contributions</u>. You'll keep your NINO for life, so if you've lived and worked in the UK previously, but can't remember what your NINO is, you <u>find your lost NINO</u> on the government's website.

If you have a Biometric Residence Permit (BRP), you might already have a NINO – if you do, it will be printed on the back of your BRP. If you need to apply for a NINO, you'll need to be in the UK before you can be issued with one – it's a reasonably straightforward process. Find out more about how to apply.

One of the first things you should do after arriving in the UK is open a bank account. You'll need this to receive your salary from payroll and to pay your utility bills. The longer you have a UK bank account open, the better it will be for your credit score if you plan on staying in the UK long-term.

Once you're in the UK, you can open an account by going into a branch or online. Each bank will have its own list of required documents you'll need to open an account, but most banks will likely ask for:

- Valid photo ID
- Proof of address, such as a recent utility or council tax bill
- Proof of employment letter and this can be provided by your HR Recruitment Coordinator.

There are many banking options available in the UK, and you should do your own research to see which one has the products and services you require. You can compare account fees, service offerings, flexibility and charges through comparison tools <a href="mailto:such as MoneySuperMarket">such as MoneySuperMarket</a>, <a href="Money Advice Service">Money Advice Service</a> and <a href="Compare the Market">Compare the Market</a>.

Some of the most well-known high street banks are listed below, but there are many others:

Lloyds

**Barclays** 

**HSBC** 

Santander

NatWest

Halifax

A more flexible and cheaper option are digital banks or 'mobile' banks. These might have a more limited range of products, but can be a quick and easy way to get started:

Revolut

Monzo

Starling Bank

# How to get a local mobile (cell phone) number

# Register to vote

Cell phones are called 'mobiles' in the UK. There are quite a few mobile operators to choose from who offer plans on both a prepaid and contract basis, as well as a SIM-only or package deals.

Here are some of the mobile operators in the UK:

#### GiffGaff

ВТ

ΕE

<u>Virgin</u>

Three

Sky

**Vodafone** 

<u>O2</u>

Mobile phone coverage in the UK can occasionally be erratic, especially in more rural villages, so you should check the coverage for your local area before choosing a provider. You can also use websites such as Compare the Market and Mobiles.co.uk.

If you'd like to vote, you can register on the electoral register if you're:

- a British citizen
- an Irish or EU citizen living in the UK
- a Commonwealth citizen who has permission to enter or stay in the UK, or who does not need permission
- a citizen of another country living in Scotland or Wales who has permission to enter or stay in the UK, or who does not need permission

Even if you don't plan on voting, registering to vote can be helpful if you're planning to apply for a mortgage sometime in the future, as having your name on the electoral register counts towards your credit score.

You can find out more about how to register and which elections you can vote in on the government's website.

### Your pension

### Places of worship

The University will auto enrol all staff who meet the criteria into the relevant pension scheme, which is <u>USS</u> for staff on <u>Grades 6 and above</u>, and the <u>University of Bath Group Pension Plan (UoBGPP)</u> for staff on Grades 2-5. If you do not want to join these schemes, you will need to submit an opt-out form to the <u>University's Pension Office</u>.

We expect you'll have some questions about pensions, especially if you are only planning on being in the UK for a limited time. You can <u>find out more information on our webpages</u>. For help answering any further questions you have, please contact the University's Pension Office at <u>pensions@bath.ac.uk</u>.

Please remember that we are unable to give you financial advice. You should, where appropriate, always seek help from an independent financial adviser if your situation is complicated or you require financial or retirement planning advice.

On our website you can find <u>places of worship</u> in and around Bath, as well as <u>list of churches</u>.

There are <u>two Muslim prayer rooms</u> on campus, located in Norwood House.

The University Chaplaincy service provides support and care, space and prayer on campus and is home to several faith societies. Find out more about this service.



### Supermarkets and grocery stores

#### Overview

Most people in the UK get their groceries from supermarkets. There are many available options at different price points, and some of the most recognisable names you will come across include:

Aldi

**ASDA** 

Co-op Food

**Iceland** 

Lidl

M&S

Morrisons

Sainsbury's

Tesco

Waitrose

We also have two convenience stores on campus – Fresh, a small supermarket with a post office on the Parade, and The Market in the Student Centre.

#### World foods, Halal, and Kosher products

There are a number of local stores and online suppliers in and around Bath which sell a range of international foods, as well as Halal and Kosher products. Ranges of these foods at can also be found at larger supermarkets.

Below are just some of the stores you can find nearby.

Healthy-Halal

Just Kosher

Perfecto Market

Smak Polski Bath

The Halal Food Shop

#### Istanbul Supermarket

410-412 Stapleton Road, Bristol BS5 6NQ

#### **Banthon Oriental Supermarket**

10 Brookside House, High St, Bath BA1 4BY

You can find a more comprehensive list on the BANES website.

#### Opening times

Store opening times will vary and you can check Google to see what those times are. On Sundays and UK public holidays, larger supermarkets cannot legally stay open for more than six hours. This is usually from 10:00 to 16:00. Smaller supermarket stores located in town and village high streets usually stay open until late.

Online shopping for delivery or click and collect is very popular in the UK and most supermarkets offer these services. There's also <u>a company called Ocado</u> which is an online-only supermarket.

Weekly food and farmers' markets also remain popular in the UK and you can find many specialist grocery stores in and around Bath.

# Supermarkets and grocery stores

#### Household essentials

The Visit Bath website provides an up-to-date index of shops and shopping experiences in Bath, from High Street favourites and markets to independent shops and boutiques.

Below is a list of some recognisable names you might come across on your local high street and online, although this is not an exhaustive list:

#### DIY, home and garden

B&Q

**Dreams** 

Dunelm

Furniture Village

Homebase

Homesense

**IKEA** 

Robert Dyas

Screwfix (click and collect only)

Toolstation (click and collect only)

Wickes

Wilko

Books, magazines and stationery

**WHSmith** 

<u>Waterstones</u>

Electrical goods and appliances (often called 'white goods' in the UK)

**Appliances Direct** 

<u>Argos</u>

Curry's PC World

**Euronics** 

**Hughes** 

**Marks Electrical** 

Health, beauty and pharmacy\*

**Boots** 

Holland & Barrett

Superdrug

\*You'll also find these in many of the larger supermarkets.

Sports and leisure

Decathlon

Go Outdoors

Halfords

**Sports Direct** 

Clothes, shoes and accessories

<u>H&M</u>

House of Fraser

John Lewis

<u>M&S</u>

Matalan

<u>Next</u>

<u>Primark</u>

River Island

TK Maxx

Zara

Clarks shoes

### Postal services

# Registering with your embassy or consulate

There are three main branches of the UK's national postal service:

<u>Post Office</u> is the state-owned private company that operates retail post offices

Royal Mail is the privately run company that operates mail collection and delivery in the UK

<u>Parcelforce Worldwide</u> is the logistics subsidiary of Royal Mail

You can use this store locator to find your closest Post Office. We also have one on campus, located within Fresh, on the Parade.

While it's not compulsory for most nationalities, you may wish to register with your local embassy or consulate after you move to the UK. Depending on the country you're from, this might give you access to services like assistance in the event of an emergency, travel alerts and voting deadlines. It could also help with administrative formalities – like passport renewals, registration of birth abroad, registration to vote abroad and completion of tax forms.

You should always check to see whether registration is compulsory for your nationality.



# Public transport and other modes of transport in and around Bath

#### Overview

Bath's public transport network is well connected, and you can easily get around town by bus, train, taxi and e-scooter.

There are a range of initiatives to help make getting to and from work easier for you as a member of staff. Find out more about what's on offer.

#### Bus and coach

Bath's coach and bus stations are located in the heart of the city, close to the Bath Spa train station. Bath has many regular buses that run across the city. Find out more about bus routes and the timetable.

#### Train

Bath Spa train station is located in the city centre and is well connected to many regional stations, as well as London, Cardiff, Bristol and other major cities. You can plan your journey using the Great Western Railway (GWR) route map. You can buy online tickets from GWR or via the GWR app, from the Trainline website, or you can buy them in person at the train station.

#### Taxi and e-scooters

To get around by taxi, there is a <u>list of local taxi</u> ranks you can use. You can also register to use Voi e-scooters to travel around the city centre.

#### Cycling

The City of Bath is connected to the Cycle Network. Find out more about cycling in Bath. There's also list of popular cycle routes to help you explore the area on two wheels.

# Driving in the UK

# The key difference about driving in the UK for many newcomers is that we drive on the left-hand side of the road, and the steering wheel is situated on the right side of the vehicle. The Highway Code is the rule book for using the UK's roads and includes rules and advice for drivers and other road users in the UK. We recommend you familiarise yourself with the rules of the road in the UK before you get here.

If you come from a country that has a driving agreement with the UK, you can drive with your foreign licence in the UK for a limited time. You can check if you can drive in the UK and for how long with your licence on the government's website.

# Exchanging your driver's licence in the UK

Driving licences in England, Scotland and Wales are issued by the <u>Driver and Vehicle Licensing Authority</u> (<u>DVLA</u>). If you're from a country that has a driving agreement with the UK, you can exchange your foreign driver's licence for a UK one without needing to pass a test. You must do this within 12 months of arriving here. It's a simple process which must be done within 12 months of arriving here. Find out more.

# Buying or importing a car and the registration process

There are many ways to buy a car, new or used, in the UK, including from car dealerships and through <u>online</u> <u>sites such as Autotrader</u>. This <u>useful step-by-step-guide on buying a vehicle</u> is a good place to start.

If you are bringing your car over from your home country, there are certain importing rules and procedures that must be followed. Find out more about how to do this.

All vehicles need to be registered with the Driver and Vehicle Licensing Agency (DVLA). Most car dealerships will register new cars and, when buying a used car, the seller can register the vehicle in your name. You will then receive what is called a V5C (or registration certificate) in a few weeks.

If you need to register a vehicle in the UK, you can find out how to do this on <u>the DVLA's website</u>.

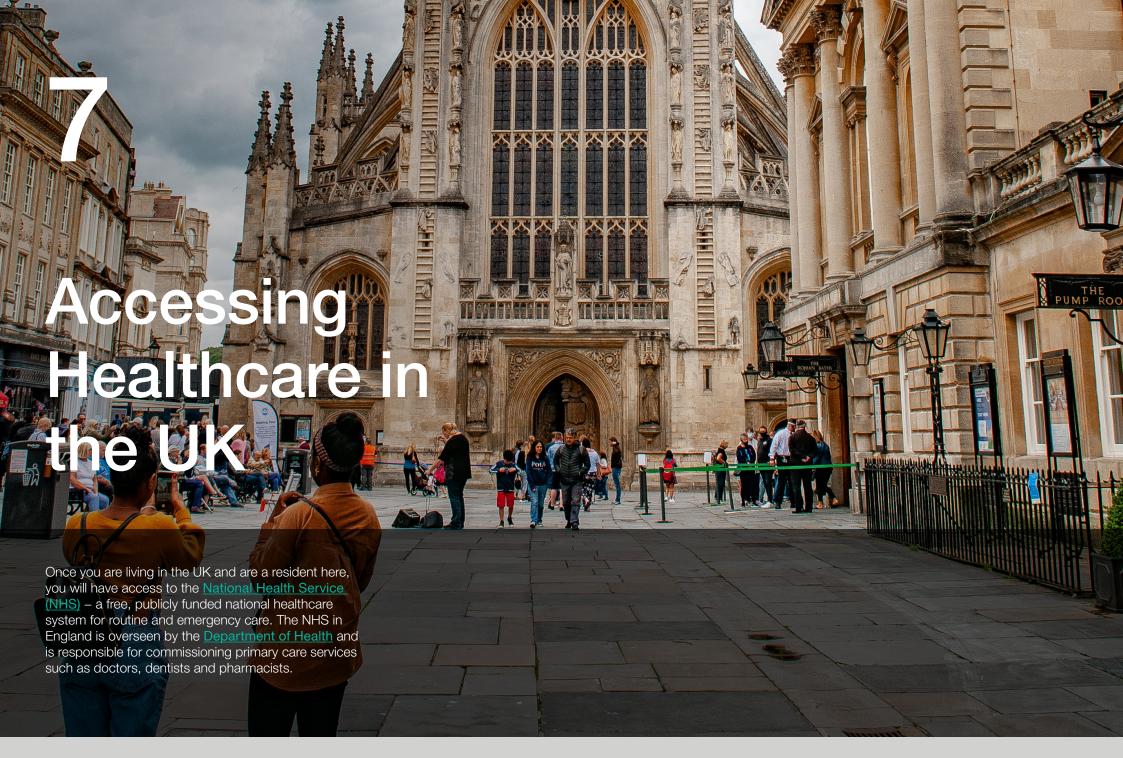
# MOT inspections

# Car insurance

In the UK, all cars older than three years need to pass an annual roadworthy inspection, called an MOT (Ministry of Transport) inspection. If you pass your MOT, you will get an MOT certificate. A failed MOT will result in a refusal certificate, meaning you will need to carry out the necessary repairs before a retest and before you are allowed to drive the car again.

It is illegal to drive in the UK without a valid MOT. <u>Find</u> out more about the process.

It is compulsory to have car insurance in the UK and there are many insurance providers available. You can shop around by using some of the comparison sites available, such as <a href="Confused.com">Comparethemarket</a> and <a href="MoneySuperMarket">MoneySuperMarket</a>.



# Paying for healthcare

# Registering for healthcare

# Hospitals and clinics

The NHS is free at the point of use and is funded through taxation and the payment of the <u>Immigration Health</u> <u>Surcharge (IHS)</u> as part of visa applications.

If you have paid the IHS as part of a visa application, you can access NHS services as soon as you arrive in the UK. The service is residence-based, meaning all UK residents can access the service, and most services are provided free of charge, although there may be charges for some services like <u>dental care</u> and <u>prescription charges</u>.

After you arrive in the UK, you'll need to register with a general practitioner (GP). Registration procedures can differ from one practice to another, but you will most likely need proof of ID and proof of address to do so.

You can register with whichever GP practice you choose, but most will only accept patients who live within a designated area close to the practice.

Find out more information on how to register with a GP. Once you have registered, you will be given your NHS number.

Don't worry if you need to access emergency healthcare before you get your NHS number as you won't be refused treatment should you need it.

In the UK there are NHS hospitals which are free and are run by NHS Trusts, as well as independent hospitals which are run by companies that charge for their services.

Most general hospitals will offer accident and emergency (A&E), maternity services, surgery, elderly care and outpatient services. Find your nearest hospital.

Walk-in health centres in the UK are set up to deal with a range of minor injuries and illnesses, such as infections/ rashes, fractures, stitching and dressing of minor cuts, burns and bruises, and vomiting and diarrhoea issues. Find your closest walk-in centre.

### Private healthcare

### Pharmacies

### Dental care

You might decide that access to private medical care is right for you and your family, and you can opt to pay for private health insurance.

Premiums will depend on your level of cover and personal circumstances and plans usually operate on an excess basis, meaning you'll need to pay a proportion of the cost when you need to use your insurance.

It's easy to find a pharmacy in the UK and you'll find them in most town centres (usually on the High Street) or in supermarkets. Some pharmacies open late, particularly those in supermarkets.

These are some of the larger high street pharmacies:

**Boots** 

Superdrug

**Lloyds Pharmacy** 

Access to dental care through the NHS will <u>usually</u> <u>involve some costs</u>. How much you'll need to pay depends on the band of care you need. You won't need to pay if you're:

- under 18, or under 19 and in full-time education
- pregnant or have had a baby in the last 12 months
- being treated in an NHS hospital and your treatment is carried out by the hospital dentist (but you may have to pay for any dentures or bridges)

Find out more about dental services on the NHS pages.

We have an <u>on-site dental practice</u> which you can join if there are spaces available.

You can find an alternative NHS dentist in the area by checking the NHS choices website.

If you're finding it difficult to register with an NHS dentist, there are plenty of private dental practices available. If you opt for a private practice, it's advisable to take out dental insurance (such as Denplan) to cover the cost of check-ups and help towards any treatment costs.

# Seeing a specialist

# Women's healthcare

### Your children

Your first point of contact for routine medical queries will be your GP, who can provide advice and assessments for most illnesses and complaints. Where needed, they can refer you to a specialist and can provide you with a referral letter. The NHS provides a range of healthcare services for women. These can be accessed through GPs or well woman clinics. Services for women's healthcare in the UK include:

- access to gynaecology services
- access to free sexual health services
- contraception
- maternity care services
- IVF treatment for women under 40 who meet certain criteria
- screening programs for cervical and breast cancer
   Find out all you need to know about pregnancy care and having a baby in the UK via the NHS webpages.
   For information about taking maternity, paternity or

For information about taking maternity, paternity or shared parental leave while working at the University, please visit our web pages.

Paediatricians are available through the <a href="NHS and paediatric services">NHS and paediatric services</a>. You can register your child with your family GP to access specialist children's healthcare services when you need to.

At <u>local Children's Centres</u>, NHS nurses and other children's healthcare professionals offer care and advice in areas such as nutrition, healthy weight and breastfeeding.

# Mental healthcare and wellbeing

# What to do in an emergency

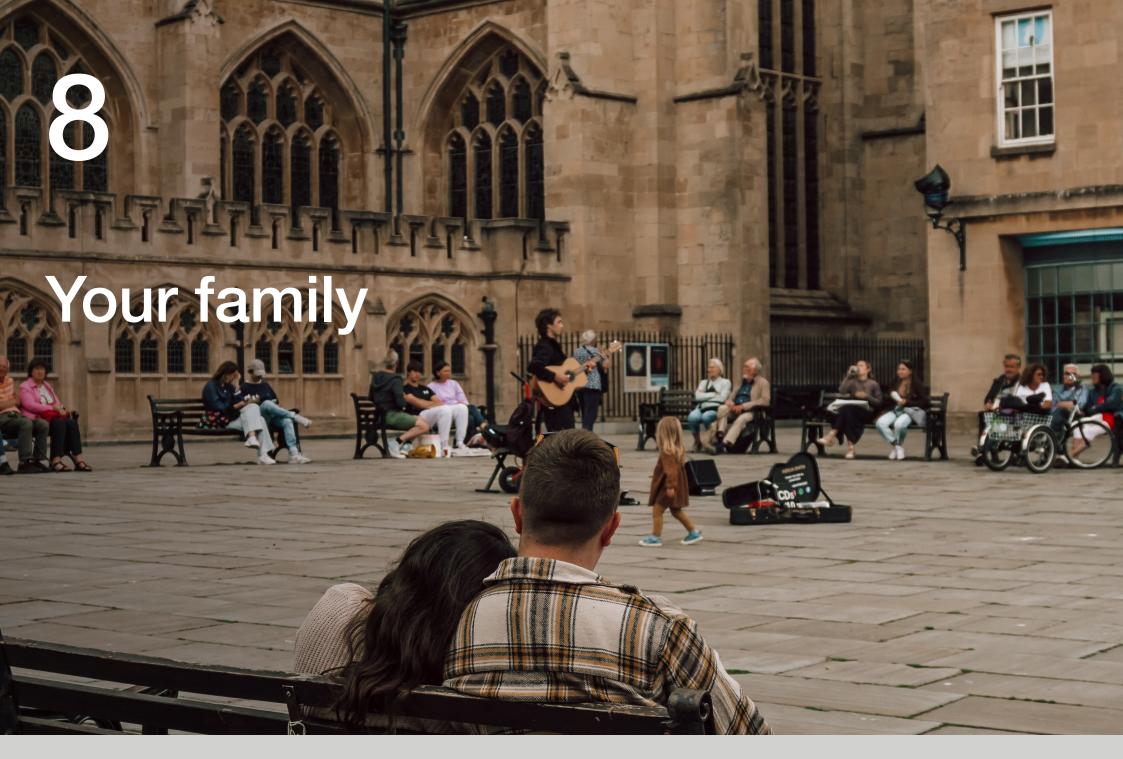
Mental health services can be accessed for free on the NHS. You might need a referral from your GP, but not always. Some available services include:

- psychological therapy and counselling services
- drug and alcohol services
- children's mental health services
- eating disorder services

### Find out more about how you can access mental healthcare services.

The University promotes wellbeing at work and we have a university-wide approach to mental health and wellbeing. We aspire to create a learning environment and organisational culture that enhances health and wellbeing across our community. We encourage you to read up on the information, advice and support that is available to you on our webpages.

Emergency services are free of charge in the UK. If you can make it to the hospital yourself, you can visit an Accident and Emergency (A&E) department, which will be open 24-hours a day. If you need to report an emergency, dialling 999 will give you access to the police, ambulance service and fire department. If you need urgent medical care which is not life threatening or you're not sure what to do, please call 111 for medical assistance.



## Education, schooling and childcare in the UK

#### **Education in England**

The Department for Education (DfE) regulates preprimary to post-secondary education in England, supported by a number of agencies and public bodies.

The publicly financed education system in the UK is typically called state education. Any child legally residing in the UK may attend their local state-funded school. It might be confusing for new arrivals to the UK, that here the term 'public school' mostly means private or independent schools. These schools are not funded by the government, and parents or guardians will need to pay tuition fees.

Primary school normally starts from the ages of 4 to 5 (Reception year), with the last year being Year 6 at the ages of 10 to 11. Secondary school starts from Year 7 (11 to 12 years of age) and continues to A-Levels at the age of 17 to 18. In some towns (such as Frome) there's a First school (Reception year to Year 4) and Middle school (Year 5 to Year 9) system, followed by a college for children to study for their GCSE and A-Level exams.

#### Registering your child in school

If your child will be attending state school, you will need to apply through your local council.

You might not be guaranteed a place at the school of your choosing – it will depend on availability and location. However, you can usually list the schools you prefer in the area you'll be living (your 'catchment' area) and this will be taken into consideration.

For this reason, many people choose to live in an area because of the quality of the local schools their children can have access to. You can find out how good a school is by accessing their public inspection reports via the Office for Standards in Education, Children's Services and Skills (otherwise known as Ofsted).

You can find an in-depth, step-by-step on how school admissions work on the government's website.

If you'd like to send your children to an independent school, you can find a list of schools using the <a href="Independent Schools Council's search tool">Independent Schools Council's search tool</a>.

#### Pre-school and day-care

Day-care n the UK is made up of day nurseries, preschools and nursery schools and independent childminders. There are also playgroups and crèches. These are usually privately run and are fee paying, and the enrolment procedure will differ from provider to provider. You can find local providers using the following resources:

gov.uk

Your local council
childcare.co.uk
Coram Family and Childcare

#### Westwood Nursery

The University of Bath operates an on-campus nursery which provides high-quality childcare to children from the age of six months to school entry age. You can find out more about Westwood Nursery and how to apply for a place for your child on our webpages. The nursery also operates a salary sacrifice scheme for staff, NurseryPlus, to help pay for the cost of childcare.

You can also get help from the government to help pay for childcare if it's provided by an approved provider (subject to certain eligibility criteria). For further details on this, please visit the government website.

# Your partner: finding a job outside of academia

# Adapting to British culture

If your partner is relocating with you and they need to find work outside of academia, job websites are a good place to start looking. Here are some popular ones in the UK:

Find a job

<u>Hays</u>

Indeed

Reed

**Totaliobs** 

The government's website has a <u>useful section on</u> working, jobs and pensions.

There may be some difference between your culture and British culture – from language and how people dress, to differences in social behaviours, norms and values. You may notice a difference in the way things are done here, compared to your home country. It's normal for this to feel frustrating and even overwhelming at times. It can take time to get used to your new surroundings.

Here are some resources which you might find useful as you navigate your new life in the UK:

<u>Culture Shock and what to expect when living in the UK</u> <u>University Wellbeing Service</u>

We also have a number of <u>staff networks</u>, set up to help colleagues connect and share experiences relating to particular circumstances or characteristics.

## Bringing your pets

#### Overview

If you're thinking of bringing your pet with you to the UK, you'll be pleased to know that Britain is a nation of pet lovers and there are no shortages of services catering to your four-legged family member. However, finding a pet-friendly rental can be challenging, so you should be prepared to argue your case with potential landlords and estate agents.

Some helpful tips to prepare include: putting together a CV of your family and pets, collecting 'pet references' from previous landlords or estate agents, and being willing to follow up with landlords and estate agents on the phone rather than via email.

#### Pet immigration rules

From quarantine and blood tests, to microchipping and deworming, it's important to plan ahead and be aware of the rules and regulations for bringing live animals into the UK. What's required will vary depending on which country you are coming from. Here are some helpful resources:

UK Government guidance
Eurotunnel le shuttle
Ferry routes and companies
IATA

The industry is regulated by IPATA. There are several pet relocation companies that can help you if need expert assistance:

Airpets
PBS Pet Travel
Starwood Annual Transports

#### Pet insurance and veterinary care

While pet insurance is not compulsory in the UK, costs for veterinary care are high, so you may wish to take out pet insurance. Some options include <a href="the company Petplan">the company ManyPets</a>, but you should shop around for the best deal for you and your pet.

### Doggy day care, pet sitting and walking services

Unlike in some other European countries, there aren't any UK laws stipulating the maximum amount of time your dog can be left alone in one day. However, many people choose to make use of doggy day care, dog walking, and pet sitting services while they are at work or on holiday. A Google search should help you find a variety of providers in your area.

Always ask to see references and ensure your provider has insurance, as well as a licence to run their service (if required). While not compulsory, your provider may also hold animal qualifications such as pet CPR. The Blue Cross has a helpful webpage on how to choose the right provider for you and your pets.

