United Kingdom

Overview

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- AIG Travel rates the United Kingdom as a LOW threat location; however, there are risks stemming from crime and terrorism.

The United Kingdom (U.K.) is an island country off the northwest coast of mainland Europe comprised of Great Britain (England, Scotland and Wales) and Northern Ireland, which shares a land border with the Republic of Ireland. The U.K. is a well-developed and stable parliamentary and constitutional monarchy in Western Europe. As a prominent world power, the country frequently plays a critical role in international developments. Most recently, however, the country’s majority decision to withdraw from the European Union (EU) following a June 2016 referendum has raised significant concerns regarding the political, economic and domestic implications of separating from the organization. The national government is currently ruled by the Conservative Party. The Labour Party and Scottish National Party function as the main political opposition parties. More localized affairs are addressed in the regional parliaments of Northern Ireland, Scotland and Wales and county councils in England. Various other issues dominate political discourse in the country as well, including government efforts to reduce public spending and the issue of greater autonomy for Scotland.

The U.K. is politically stable with few pressing security concerns, presenting a LOW threat of political issues. Corruption is a MINOR concern and does not typically pose a concern for individuals in country. Crime is a MODERATE threat; although violent crime is less common, street crime does occur, predominantly in larger cities such as the capital London, Manchester and Glasgow. Overall, crime levels tend to vary significantly within individual cities and among the country’s territories. Recent statistical evidence indicates that the risk of crime in Wales, Northern Ireland and Scotland is lower than that in England.

The threat from terrorism is MODERATE; this mainly stems from the country's ongoing involvement in the international coalition against the Islamic State (IS), as well as separatist groups in Northern Ireland. There have been a number of terror incidents in the country in recent years, many of which have been linked to transnational militant organizations. Civil unrest is a LOW concern, as strikes and protests do take place but do not typically pose a threat to individuals in country.

Political conditions

Political
The United Kingdom is a stable parliamentary and constitutional monarchy. The head of state is Queen Elizabeth II; however, political power resides with the head of government, the prime minister, and their appointed cabinet of ministers. The most recent prime minister was Theresa May, who resigned in early June 2019; an election for party leadership is ongoing.

In May 2019 May announced her resignation, which took effect in June 2019. May noted the divisions throughout the coalition and her inability to pass a Brexit agreement in parliament as her leading reasons behind her decision. It is unclear who will fill her role as prime minister, although the decision is significant, as the next prime minister will likely preside over the United Kingdom’s exit from the EU. The election for leader of the Conservative Party is ongoing, and the final round of the election is expected to occur between late June and mid-July 2019, with the winner announced the week of 22 July.

May replaced former Prime Minister David Cameron as the leader of the Conservative Party and prime minister in July 2016. Cameron resigned in the immediate aftermath of a June 2016 national referendum in which the majority of voters elected for the country to rescind its European Union (EU) membership. Since being elected as leader of the Conservative Party and assuming the role of prime minister, May was largely defined by the U.K.’s controversial withdrawal from the EU. The country’s parliament consists of an upper and lower house – the House of Lords and House of Commons, respectively. The House of Lords, consisting mostly of members appointed for lifetime terms, reviews legislation passed by the House of Commons. The House of Commons comprises the governing Conservative Party, the main opposition Labour Party, the Scottish National Party and several smaller parties.

Although the national government is seated in the capital London, each nation within the U.K. is culturally and politically distinct, with Scotland, Wales and Northern Ireland having their own parliaments. These regional parliaments wield considerable autonomy; however, matters such as foreign policy, defense and economic policy generally fall under the purview of the U.K. government. As such, various nationalist movements exist in each region, some of which have called for full independence from the U.K.

European Union membership

Although the British electorate voted in favor of the country leaving the EU (in a move often referred to as Brexit), the U.K. will remain a full member of the organization until its withdrawal is fully formalized. The government formally triggered the mechanism to leave the EU on 29 March 2017, which began negotiations. It is not clear what the exact outcome of Brexit will be, as the situation is unprecedented. Significant economic disruptions are likely, as the U.K. conducts a large volume of trade with the EU. Leaving the common market may result in tariffs and other trade barriers, unless exceptions are agreed upon during Brexit negotiations. London is a vital financial center within the EU; however, the reintroduction of trade barriers could cause many banks that want to continue doing business in the EU to relocate to other countries to maintain profit margins.

Domestic political crises have resulted from Brexit. The electorate in Scotland largely voted to remain in the EU; this has reignited a debate over Scottish independence. Although Scotland voted to remain in the U.K. in a September 2014 referendum, the prospect of being forced to leave the EU – against a majority vote to remain in the EU by the Scottish electorate – has prompted many to call for a second referendum. Additionally, leaving the EU could lead to the reintroduction of border controls between the Republic of Ireland and Northern Ireland, which could be considered a breach of the Belfast Agreement peace accords. Northern Ireland, like Scotland, voted to remain in the EU. Leaving the U.K. is strongly inflected with sectarian tensions in Northern Ireland; a revival of separatist sentiment has led to increased civil disorder.

Corruption
• The U.K. has MINOR levels of petty corruption, which is unlikely to pose a concern to individuals in country.

Petty corruption in the U.K. is not endemic or a major concern for travelers or members of the public. Public discourse on corruption tends to center on the manner in which officials allocate public funds as well as officials’ non-public interests and finances.

Transparency International, a non-governmental organization that monitors global corruption, gave the U.K. a score of 80 out of 100 in its 2018 Corruption Perceptions Index (CPI). The CPI measures levels of perceived corruption ranging from 0 (highly corrupt) to 100 (extremely transparent). The U.K.’s score suggests minor levels of corruption, and the country was rated as the 11th least corrupt out of 180 surveyed.

Security issues

General crime

• Crime in the U.K. is MODERATE, with petty theft and low-level assaults constituting the primary concerns.

Petty crime is the most significant security threat for travelers to the U.K. Pick-pocketing and muggings are somewhat common in major cities such as London. Thieves target a variety of high-value items, including smartphones, notebook computers, wallets and jewelry. Locations particularly susceptible to petty crime include public transportation infrastructure and tourist sites.

Recent statistics regarding the overall risk of crime indicate that Northern Ireland, Scotland and Wales have lower crime rates than England; however, the U.K. generally has crime rates comparable to other Western European countries. Several cities, such as London and Glasgow, have been known to experience elevated levels of crime. In London, the Westminster, Camden and Lambeth areas are known to have heightened levels of overall crime. In Glasgow, petty and violent crime rates have fallen steadily in recent years, but the city still retains a reputation for violent crime. Even within high-crime areas of the U.K., police services are effective and able to respond quickly to reported incidents. Major cities in particular have large, well-trained police forces that maintain an adequate presence.

Violent crime is much less common than petty crime and typically occurs in public outside drinking and nightlife establishments during the nighttime hours. Gang violence does occur in less affluent areas of major cities but rarely impacts bystanders, though non-violent automotive theft is frequently attributed to gang activity. Common violent crimes include knife and acid attacks; despite these attacks often being gang-related, civilians unaffiliated with gangs may be injured during such attacks. Authorities have taken extensive measures to counter these organizations, although gang activity remains a problem in many large cities. Crimes against minorities, including racial and LGBTQ minorities, are also on the rise in the United Kingdom. A rise in recorded crimes committed based on race, sexual orientation, religion and disability all showed a steep increase between 2017 and 2018, and the trend is expected to continue. In May 2019 a high-profile case involving the beating of two LGBTQ individuals on a bus in London in May 2019 resulted in the arrest of five teenagers, underlining the potential risks to those in the LGBTQ community.

In addition to petty and violent crime, identity and personal information theft are also concerns in the U.K. Government monitors have noticed a significant increase in these crimes, particularly targeting credit and debit card users. Steps such as monitoring financial statements and only using cards at trusted establishments may help reduce the chances of these crimes being committed.

Terrorism
• The threat of terrorism in the U.K. is MODERATE and generally stems from extremists and Northern Irish separatists.

Extremist groups continue to attempt to target the U.K., and authorities routinely uncover plots to attack the country. The U.K.’s threat profile has been significantly heightened following its military involvement in Afghanistan and the fight against the Islamic State (IS) in Syria.

The most recent notable attack took place in London in June 2017; three men with alleged links to extremists drove a van into pedestrians on London Bridge. The men then exited the van and stabbed multiple individuals in the nearby Borough Market area. Seven people were killed and 48 injured in the attack. The incident followed a similar attack in Westminster in March and a May 2017 bombing in Manchester, where a man detonated a homemade explosive device near an exit of the Manchester Arena following the conclusion of a pop concert. The incident killed 22 people and injured 59. IS claimed responsibility for the attack, which was the deadliest incident of its kind to occur in the U.K. in over a decade.

Enhanced security measures remain in place, particularly at locations such as airports, public transport facilities and government buildings as a counterterror measure.

Northern Ireland

Most attacks perpetrated by Irish Republican groups take place in Northern Ireland, particularly in the cities of Belfast and Londonderry, while a lower-level threat of separatist groups targeting the mainland U.K. also persists. These groups generally seek to unite Northern Ireland with the Republic of Ireland. Since a peace deal was signed in 1998, the level of violence committed by these groups has greatly decreased, with many groups disarming and denouncing further armed resistance against government forces. Low-level incidents continue to occur in Northern Ireland, often targeting government and police facilities and personnel; a car bomb targeted a Londonderry court house in January 2018. The exact motivation behind these kinds of attacks is sometimes unclear but is often attributed to the Republican cause. Recent developments surrounding Brexit talks have been a catalyst for recent unrest, as the tentative agreement considered in U.K. Parliament is seen by separatist groups as a violation of the peace agreement. Groups particularly active in carrying out attacks include the Real Irish Republican Army (RIRA), also known as the New IRA and the Continuity Irish Republican Army (CIRA). While attacks these groups do occasionally impact bystanders, most are not specifically intended to hurt civilians.

Civil unrest

• Civil unrest is a LOW concern, though protests over social and political issues and labor strikes occur regularly.

Civil unrest in the U.K. generally consists of labor actions and political protests. Labor unions, particularly transportation workers, initiate work stoppages on a somewhat regular basis. These work stoppages typically impact services such as the London Underground tube system and city taxis, although other sectors such as government services have also been affected by labor actions. These actions often coincide with related protests by striking workers. Most of these demonstrations occur peacefully and do not cause significant disruptions beyond their immediate vicinity. Protests related to social and political issues take place on a regular basis throughout the country; however, London, being the political, business and financial center of the U.K., generally experiences these actions with greater frequency. Extensive climate protests caused disruptions in the London area in April and May 2019, and similar climate disruptions are expected to continue in London and other areas of the U.K. throughout the medium term. Demonstrations often take place near foreign embassies, government offices and at other central locations. These gatherings are usually peaceful in nature but are often accompanied by a heightened police presence and may cause localized transportation disruptions. Both anti- and pro-Brexit demonstrations occur frequently, particularly in London. Brexit-related protests have gained new momentum following recent popular anti-government protest actions in France.
Although most political demonstrations are peaceful in nature, actions taken by certain groups often result in counter-protests and sometimes clashes. Some of these groups include the ultra-nationalist English Defense League (EDL), far-right-wing British National Party (BNP) and the Unionist Orange Order. The EDL holds somewhat frequent anti-immigrant/anti-Muslim demonstrations in locations throughout the U.K. Counter-protest actions against the EDL are often larger than EDL demonstrations themselves. The Orange Order usually marches in Northern Ireland, particularly Belfast, during the spring and summer months. These marches often take place in partisan neighborhoods. Police often prepare in advance for these events, closing roads and deploying riot units to separate any opposing rallies.

Travel logistics

Entering the country

Entry Requirements

- Travel to the U.K. requires a passport valid for six months after the intended departure date for nationals of most non-EU countries.
- EU nationals are required to possess either a valid passport or valid national identification card to enter the country. The possible effects Brexit could have on EU nationals are not clear at this time.
- Non-EU nationals may be required to obtain an appropriate visa prior to arrival in the U.K.; requirements vary by the travelers’ country of origin, length of stay in the U.K. and purpose for travel.
- After arriving in the U.K., travelers may be asked to present evidence of their purpose for visiting.
- Travelers should contact their nearest U.K. diplomatic representation for the most up to date entry requirements, as these are subject to change.

Political/Security Risks

AIG Travel rates the U.K. as a LOW threat location; however, there are risks stemming from crime and terrorism.

- The U.K. is a parliamentary and constitutional monarchy that remained stable in recent years; as such, political concerns are LOW.
- The U.K. has MINOR levels of petty corruption, which is unlikely to affect individuals in country.
- Crime in the U.K. is MODERATE, with petty theft and low-level assaults constituting the primary concerns.
- The threat of terrorism in the U.K. is MODERATE and generally stems from extremists and Northern Irish separatist groups.
- Civil unrest is a LOW concern, though protests over social and political issues and labor strikes occur regularly.

Infrastructure

The U.K. has a highly developed infrastructure, which poses an overall LOW threat to those in country.

- Roads are well-maintained and public transportation systems, including rail and bus networks, are extensive in larger cities.
- Transportation connections to other nearby countries, including Ireland and France, are easily accessible.
- Electricity and water are available throughout the U.K. The country’s telecommunications infrastructure, including internet and cellular services, is widespread and reliable.
Air travel

London Heathrow Airport (EGLL/LHR) is the largest airport in country. Located west of London, the facility has an extensive variety of services available to travelers, including restaurants, shops, medical care and hotels. Road access to the airport is available via the M4 motorway, which connects to the nearby M25 motorway encircling London. Express trains and London Underground services, often the quickest means of travel between the airport and London’s city center, are available.

London Gatwick Airport (EGKK/LGW) is another major airport, and is located south of London. The facility is a modern international airport. Road access to Gatwick is available via the M23 motorway while express and routine trains connect the facility with central London.

Getting around

Nationwide travel is available via extensive road, rail, waterway and air networks. Pre-arranged travel with a trusted provider is recommended for all travel in country.

- **Road** – While the U.K. has an extensive and well-maintained network of roads, heavy traffic congestion can extend travel times in and around larger cities. Traffic drives on the left side of the road.
  - **Self-Driving** - Police officers strictly enforce traffic regulations and violations, including intoxicated driving and driving without a seatbelt. Foreign visitors from EU member countries can use their drivers’ license to drive in the U.K.; however, specific licensing and insurance requirements pertain to those from outside the EU.
  - **Bus** - Bus services are available throughout the country and operated by numerous local and nationwide providers. Tickets can be purchased at physical locations, online and often on the buses themselves.
  - **Taxi** - Taxi services are available in most urban centers and rural parts of the U.K. In London, official licensed taxis are known as black cabs (due to their color and distinct style). Similar services operate in other cities.

- **Rail** – Rail services are available nationwide, with many major locations connected to the national rail system. Travel via rail is considered to be relatively reliable. Tickets can be purchased in many locations and online. The Eurostar train, which travels under the English Channel via the Channel Tunnel, connects London to Paris, France.

- **Water** – Various ferry services operate throughout the country’s coastal areas. Transportation to outlying islands and other countries, including the Channel Islands and France, are available.

Culture

- The United Kingdom has a rich cultural history dating back thousands of years. The rule of the British Empire from the late 15th century to the 20th century has brought a multitude of diverse cultural backgrounds to and from the United Kingdom throughout its history. These diverse backgrounds have brought a number of different cultural perspectives to the country.
- Tensions between the country’s substantial immigrant population and several nationalist groups have increased in recent years. These tensions generally manifest in anti-immigration protests carried out by organizations such as the English Defense League (EDL) and the British National Party (BNP). These events have, in the past, resulted in limited violent clashes between the anti-immigration groups, counter-protesters and police. Isolated attacks against immigrant populations and Muslim institutions have been known to occur sporadically. In business settings, the appropriate title should be used; first names are generally used only in more familiar settings.
- Business cards are typically exchanged at the outset or conclusion of business meetings. Participants will shake hands when being introduced to one another at such events.
- Privacy is highly regarded in the U.K.; intimate or personal questions should be avoided.
• England, Scotland, Wales and Northern Ireland have their own distinct cultures, customs and traditions that should be respected in order to avoid any potential offense.
• The U.K. is a multicultural society, especially in the urban centers, and remarks regarding someone’s ethnicity may be seen as inappropriate.

Important Dates in 2019

• 1 January – New Year’s Day
• 19 April – Good Friday bank holiday
• 22 April – Easter Monday bank holiday
• 6 May – May Day bank holiday
• 27 May – Late May bank holiday
• 26 August – August bank holiday
• 25 December – Christmas Day bank holiday
• 26 December – Boxing Day bank holiday

Health concerns

Medical facilities and care, both state-run and private, are generally of a high standard countrywide. The state-run National Health Service (NHS) provides free emergency treatment to all travelers, although travelers will be charged for any ongoing treatment, medication or hospitalization. Most medical care providers do not accept an insurance policy in lieu of payment; patients are expected to pay for care and then seek reimbursement from their insurance company. Pharmacies are typically available in cities and towns, all basic medical supplies are readily available and pharmacists are also qualified to advise on the treatment of minor ailments.

Vaccinations are recommended against hepatitis A, hepatitis B, measles and rabies.

Travelers should ensure that their routine vaccinations are up to date for influenza, chickenpox (or varicella), polio, measles, mumps, rubella, diphtheria, pertussis and tetanus. Individuals should visit a doctor or clinic that specializes in travel-related medicine at least four to six weeks prior to their intended departure. This timeframe should allow any prescribed vaccinations to take effect. Travelers should visit a medical professional even if their departure is within four weeks. Comprehensive medical insurance, including provision for medical repatriation or evacuation, is strongly recommended. Travelers should bring with them an appropriate supply of any prescription medication accompanied by written doctor’s instructions that explain the purpose and justify the quantities.

There were more than 900 confirmed cases of measles in England in 2018.

Travelers should consume only sterilized or bottled water; this precaution extends to water used for brushing teeth, making ice and washing foods. Individuals should not bathe or swim in rivers or lakes. Unpasteurized milk should be avoided, and fruits and vegetables should be consumed only if they have been peeled or cooked. Food from street vendors and undercooked meat and fish should be avoided.

The number for emergency services in the U.K. is 999. The general European emergency number 112 can also be used. Ambulance services provide good coverage and fast response times countrywide.

Natural hazards

The primary natural hazards in the U.K. are flooding and gale-force winds. Heavy rainfall can cause local rivers to overflow their banks. Coastal areas may be at a heightened risk for flooding during severe storms. Winter snowstorms can also Occasionally disrupt ground and air travel.
Money

- **Currency** – The pound sterling (GBP) is the national currency. One pound consists of one hundred pence. Notes are available in denominations of 5, 10, 20 and 50 pounds. Coins are available in denominations of 1, 2, 10, 20 and 50 pence, as well as 1 and 2 pounds. Notes issued by the Bank of England are accepted in all four U.K. nations; however, Northern Ireland and Scotland also have distinct banknotes issued by multiple banks in each respective nation. Northern Irish and Scottish notes are generally not accepted outside their nation of origin. All coins are issued by the Bank of England and accepted throughout the country.

- **Foreign exchange** – Foreign currency can be exchanged at a number of locations. These include banks, currency exchange services and some tourist information facilities. Exchange rates are likely to vary according to the service provider.

- **ATMs/Credit Cards** – ATMs are widely available, including at popular tourist locations, shopping complexes, large international hotels and throughout most cities and towns. Major international credit cards are accepted at most major hotels, shops and restaurants. Smaller retailers may insist on cash for products and services under certain amounts.

- **Tipping** – Tipping is customary at restaurants, but less common at pubs and clubs.

- **Business hours** – Typical business hours in the U.K. are Monday to Friday from 09:00 –17:00; however, hours may vary by individual establishment. Most banks are open Monday to Saturday from 09:30 –16:30 local time. All banks are generally closed on Sundays.

Contact Information

- International dialing code: +44
- International dialing prefix: 00
- Police: 999
- Ambulance: 999
- Fire: 999
- General European emergency number: 112

Cultural factors

General

The United Kingdom has a rich cultural history dating back thousands of years. The rule of the British Empire from the late 15th century to the 20th century has brought a multitude of diverse cultural backgrounds to and from the United Kingdom throughout its history. These diverse backgrounds have brought a number of different cultural perspectives to the country.

Cultural tension

Tensions between the country’s substantial immigrant population and several nationalist groups have increased in recent years. These tensions generally manifest in anti-immigration protests carried out by organizations such as the English Defense League (EDL) and the British National Party (BNP). These events have, in the past, resulted in limited violent clashes between the anti-immigration groups, counter-protesters and police. Isolated attacks against immigrant populations and Muslim institutions have been known to occur sporadically.

Etiquette and norms
• In business settings, the appropriate title should be used; first names are generally used only in more familiar settings. Business cards are typically exchanged at the outset or conclusion of business meetings. Participants will typically shake hands on being introduced to one another.
• Privacy is highly regarded in the U.K.; intimate or personal questions should be avoided.
• England, Scotland, Wales and Northern Ireland have their own distinct cultures, customs and traditions that should be respected in order to avoid any potential offense.
• The U.K. is a multicultural society, especially in the urban centers, and remarks regarding someone’s ethnicity may be seen as inappropriate.

Useful information

Useful information

• Public holidays
• Weather forecast
• Maps
• Official tourism portal
• Electricity: 230 volts, 50 Hz; for the most commonly used plug types, please click here.

Contact details

Important contact details

• International dialing code: +44
• International dialing prefix: 00

Emergency numbers

• Police: 999
• Ambulance: 999
• Fire: 999
• General European emergency number: 112

Embassies

Australian High Commission
Australia House
The Strand
London WC 2B 4LA
Tel: +44 20 7379 4334
Fax: +44 20 7887 5558
Email: generalenquiries.lhlh@dfat.gov.au

Chinese Embassy
49-51 Portland Place
London W1B 1JL
Tel: +44 20 7299 4049
Fax: +44 20 7636 2981
Email: chinaemb_uk@mfa.gov.cn

French Embassy
58 Knightsbridge
Health advisory

Health infrastructure

Medical facilities and care, both state-run and private, are generally of a high standard countrywide. The state-run National Health Service (NHS) provides free emergency treatment to all travelers, although travelers will be charged for any ongoing treatment, medication or hospitalization. Most medical care providers do not accept an insurance policy in lieu of payment; patients are expected to pay for care and then
seek reimbursement from their insurance company. Pharmacies are typically available in cities and towns, all basic medical supplies are readily available and pharmacists are also qualified to advise on the treatment of minor ailments.

**Pre-travel recommendations**

The following vaccinations are recommended or required if traveling to the U.K.:

- Hepatitis A (recommended)
- Hepatitis B (recommended)
- Measles (recommended)
- Rabies (recommended)

Travelers should ensure that their routine vaccinations are up to date for influenza, chickenpox (or varicella), polio, measles, mumps, rubella, diphtheria, pertussis and tetanus.

Individuals should visit a doctor or clinic that specializes in travel-related medicine at least four to six weeks prior to their intended departure. This timeframe should allow any prescribed vaccinations to take effect. Travelers should visit a medical professional even if their departure is within four weeks.

Comprehensive medical insurance, including provision for medical repatriation or evacuation, is strongly recommended. Travelers should bring with them an appropriate supply of any prescription medication accompanied by written doctor’s instructions that explain the purpose and justify the quantities.

**Significant diseases**

There are no particular significant diseases that might affect travelers to the country.

**Recent outbreaks**

- There were more than 900 confirmed cases of measles in England in 2018.

**Food and water safety**

Travelers should consume only sterilized or bottled water; this precaution extends to water used for brushing teeth, making ice and washing foods. Individuals should not bathe or swim in rivers or lakes. Unpasteurized milk should be avoided, and fruits and vegetables should be consumed only if they have been peeled or cooked. Food from street vendors and undercooked meat and fish should be avoided.

**Emergency response**

The number for emergency services in the U.K. is 999. The general European emergency number 112 can also be used. Ambulance services provide good coverage and fast response times countrywide.
For further information or security support, please contact AIG Travel’s security team at aigtsoc@aig.com