

UK HANDBOOK



Military Family Services (Europe)

<https://cfmws.ca/>



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GREETINGS FROM YOUR MFS(E) TEAM

Your Military Family Services Europe (MFS(E)) team wishes to congratulate you and your family on your OUTCAN posting. We would like to be the first to welcome you all to Europe! Your MFS(E) team supports more than **650 members**, and about **1,000 dependants** (spouses and children) posted to over **20** countries throughout Europe.

MFS(E) is here to facilitate a smooth integration for you and your family into your new posting, whatever your family unit may look like. We serve everyone from single members to blended families and empty nesters, so please make sure to ask us how we can best help you. MFS(E) programs may differ depending on your location. Our staff is located throughout Europe, and our programs can be offered virtually or from one of the five European Centres.

As you and your family begin the transition to Europe, MFS(E) is here to assist you along the way. Throughout your posting you can expect phone calls, e-mails, virtual programming as well as workshops for you, your spouse and/or children. We also send crafts and packages regularly in the mail!

Once you are settled, we would welcome your input to keep our services relevant and current. We would like to extend our sincerest THANK YOU to local families for sharing their experiences and suggestions on how to make this guide as complete as possible.

Our website (cfmws.ca/europe/locations/united-kingdom) can be a useful resource for your transition, as it provides information that is location and country specific as well as links to current MFS(E) newsletters, programming, and even overseas job postings for dependants.

MFS(E) SERVICES

MFS(E) is here to support your transition from one community to another. Some MFS(E) programs include, but are not limited to:

- *Social Worker support*
- *Children's craft mailings*
- *Youth Employment Preparation (YEP) Program*
- *Family Separation & Reunion support*
- *Emergency and Respite Child Care support*
- *Host language training*

- *Virtual workshops via various platforms, including virtual travel forums and health and wellness subjects*
- *Online Home Alone course*
- *Friends on a Journey*

In addition, many services and supports are also offered by Personnel Support Programs (PSP) and Canadian Forces Morale and Welfare Services (CFMWS). Take time to look through our website to find what is offered (<https://cfmws.ca/europe/locations/united-kingdom>).

If there is any wisdom we can pass along to you from the get go, it is that we encourage you and your family to build a strong support network while you are in Europe. MFS(E) is your key resource to getting in contact with others and to share your experiences and your insight. This is also your opportunity to connect with other Canadian families going through a similar transition to Europe.

Once you have arrived and settled at your new location, MFS(E) will provide you with a welcome package containing information specific to your location and to your unique family dynamic. You can pick it up at the centre, or, if you are remote, your package will be delivered by mail once you have secured living accommodations. Please let us know when you are settled and ready to receive mail. Also, please make sure you keep us informed of your contact information; an updated telephone number and e-mail address is greatly appreciated.

If you have any questions about living in Europe or if you wish to know what your MFS(E) team can do to help you and your family, in all shapes and forms, please contact us directly at MFSE.UK@cfmws.com.

We look forward to hearing about your adventures and new experiences soon.

Best Regards,
Your MFS(E) UK Team

MFS(E) – United Kingdom

CFSU(E) Det London
86 Blenheim Crescent, Bldg 188
Ruislip, Middlesex
United Kingdom HA4 7HB

Office Hours: 0800 – 1600 hrs
Tel: +44 (0) 1895 613 040

EUROPEAN ADVISORY COMMITTEE

The Military Family Services (Europe) (MFS(E)) Advisory Committee (AC) is a group of volunteers representing Canadian Armed Forces (CAF) families and communities across Europe. The AC works to enhance MFS(E)'s capacity to implement family programs and services to all Canadian military families regardless of where they are located in Europe.

As a group of volunteers, the AC is not authorized to act as decision-makers or policy-makers. Their primary role is to provide advice to the Senior Manager MFS Europe about the needs of the community and to evaluate the effectiveness of the programs.

CAF members (in a non-official capacity) and their civilian spouses/partners and dependants (18 years or older) are eligible to volunteer for the AC. Fifty-one (51) percent of the voting membership must be civilian family members of CAF members. Members representing a particular region must reside in that region at the time of recruitment and must have the support of their local CAF Commander.

The MFS(E) AC typically meets on site at the Canadian Forces Support Unit (Europe) in Geilenkirchen once a year. All other meetings, usually held every second month, are conducted on-line. No special computer equipment or program are required but reliable internet is. If you have any questions or would like to discuss this opportunity further, please see the website - [https://cfmws.ca/europe/military-family-services-\(europe\)/european-advisory-committee](https://cfmws.ca/europe/military-family-services-(europe)/european-advisory-committee).

USING THIS GUIDE

Please, take note that several of the websites referenced in this guide will only be available in English.

Moving around in the guide:

- *To go to a Table of Contents entry or a website link, simply click on it;*
- *To search for a specific word, use the "Find" tool by pressing "Ctrl" + F;*
- *Please let us know of any errors or omissions and we will update them in the next edition;*
- *If there is a topic you'd like added to the next edition, do not hesitate to let us know.*

You can contact us at:

+44 (0) 1895 613 040

MFSE.UK@cfmws.com

DISCLAIMER:

Since policies and guidelines are constantly evolving, please be sure to do your own research and consult the most up-to-date resources. Policies and procedures may have changed since this document was created and updated.

We thank you for your cooperation and attention.

SOME HELPFUL RESOURCES

MFS(E) WEBSITE

<https://cfmws.ca>

Please, check our website regularly to learn about the programs and services offered!

MFS(E) FACEBOOK PAGE

<https://www.facebook.com/MFSEurope/>

MFS(E) YOUTUBE CHANNEL

www.youtube.com/channel/UCbQXCBqcVYvLZhDj0a37h8Q

MY VOICE/MA VOIX

MyVoice is a place for you to communicate with Military Family Services (MFS). The group is a safe place to discuss your experiences as a military family and offer feedback about your military lifestyle. You can find out more at: www.facebook.com/groups/MyVoiceMaVoix/

FAMILY INFORMATION LINE

The Family Information (FIL) is a confidential, personal, bilingual and free service offering information, support, referrals, reassurance and crisis management to the military community. We serve Canadian Armed Forces members, Veterans and their families- immediate and extended. You can find out more about their services and contact information at: You can find out more at: <https://cfmws.ca/support-services/family-information-line> or reach out through e-mail at: FIL-LIF@cfmws.com

OVERVIEW OF THE UNITED KINGDOM

MAPS



GEOGRAPHY/POLITICS

England, often referred to as the land of all English people, is in fact only one of the four nations that make up the United Kingdom. The latter is made up of four countries, each with its own Parliament or Regional Assembly, with a certain political independence:

England, with London as its capital;

Scotland, with Edinburgh as its capital;

Wales, with Cardiff as its capital;

Northern Ireland, with Belfast as its capital.

The other islands are each attached to one of these countries, with some exceptions (the Isle of Man and the Channel Islands are attached to the British Crown but are not formally part of the United Kingdom).

For an overview of the differences between these countries, you will find several dynamic videos on YouTube by entering "Difference between England, UK and Great Britain" in the search bar.

CLIMATE

The UK is an island country and the surrounding sea can cause varied temperature. The overall climate in England is often referred to as temperate maritime with mild temperatures not much lower than 0°C in winter and not much higher than 32°C in summer. It is a damp climate subject to frequent changes. Mark Twain's quote, "*If you don't like the weather in New England now, just wait a few minutes*" could also be applicable to the UK.

In general, it is rainier and grayer than most of Canada (you may wish to consider taking vitamin D supplements). Parts of the UK can get higher amounts of precipitation, including flooding and snowstorms, but the large majority of the UK does not have snow that lasts for long or requires a snow blower (not even a shovel). The following website will allow you to enter the community name or postal code for your area to find the average temperatures, precipitation, days of frost and other interesting information:

- www.metoffice.gov.uk/

Most people only use their warmest winter parkas and other winter gear for when they head to the continent for ski trips. However, many Canadians will always have an extra layer with them (as well as a handy umbrella) to help with that dampness and chill. Because of the changing temperature and weather within the same day, it is best to dress in layers.

LANGUAGES

It is estimated that over 98% of the British population uses English as their everyday language. There are also various minority Celtic languages, and speakers of these are invariably bilingual English speakers. In Scotland 1.4% speak Scottish Gaelic as well as English; in Northern Ireland 6.6% of the population are bilingual in Irish Gaelic and English; in Wales, 21% also speak Welsh. Welsh is the only Celtic language that enjoys official status.

In Scotland, Northern Ireland and some border areas of England, Scots is a distinct minority language although at times it overlaps with Scottish English.

RELIGION

While the United Kingdom's official religion is Protestant Christianity, the Church of England remains the state church of its largest constituent region, England. The Monarch of the United Kingdom is the Supreme Governor of the Church, and accordingly, only a Protestant may inherit the British throne. This was enshrined into law by the Act of Settlement 1701.

COST OF LIVING

In most cases, the cost of goods is very similar, but the exchange rate is the difference. It usually takes families 6-12 months to stop looking at the price of an item in £ (Great British Pounds) and convert the price in CAD. However, you will notice a difference in price in the hospitality industry, including hotels, meals, beverages, etc., from within Central London, and outside Central London.

CANADIAN/EXPAT COMMUNITY

In addition to the CAF families in the UK, there are a large number of Government of Canada staff at the High Commission, as well as a small number of RCMP. Plus, many Canadian students are studying in the UK as well.

CULTURAL NUANCES, ETIQUETTE AND TRADITIONS

There is a similarity between Canadian and British culture, as Canada has strong British roots, but such a difference in simple dialogue. Don't be surprised if a local greets your hello, by responding with "you alright?" This is common in the UK, and is the equivalent of a Canadian asking someone "how are you?" Furthermore, it is not uncommon for CAF families to not have the same type of relationship with their British neighbours, as we would typically have in Canada. There's nothing personal about this. Like Canada, the neighbours can be friendly, but not to the same extent.

Finally, it is worth mentioning that the British humour can be different than what you are used to back in Canada. For example, if socializing with locals, you may find they are teasing or joking with you often. This may seem unnatural, but it's actually their way of treating you just like one of their "mates" (friends), as different as this sign of acceptance might be.

PUBLIC HOLIDAYS

During Bank holidays, roads, restaurants, accommodations and attractions will be very busy. Children have strict attendance schedules at school so Bank and school holidays are well utilized! Everything just gets busier, similar to Spring Break in Canada.

Below are the upcoming UK Bank holidays. Please double check the school calendar in your county as dates tend to vary county to county.

Date	England & Wales	Scotland	N. Ireland
New Year's Day 1 January	Yes	Yes	Yes
2 January		Yes	
St. Patrick's Day 17 March			Yes
Good Friday Friday before Easter Sunday	Yes	Yes	Yes
Easter Monday Day after Easter Sunday	Yes		Yes
May Day First Monday in May	Yes	Yes	Yes
Spring Bank Holiday Last Monday in May	Yes	Yes	Yes
Battle of the Boyne— Orangemen's Day 12 July			Yes
Summer Bank Holiday First Monday in August		Yes	
Summer Bank Holiday Last Monday in August	Yes		Yes
St. Andrew's Day 30 November		Yes	
Christmas Day 25 December	Yes	Yes	Yes
Boxing Day, St. Stephen's Day 26 December	Yes	Yes	Yes

* Mother's Day (Mothering Sunday in the UK) is the third Sun in March – we recommend you purchase your cards and gifts as they will not be available for Canadian Mother's Day in May.

* In November, there are lots of festivities and fireworks surrounding Guy Fawkes and Diwali. It can be useful to read up on these celebrations.

* No public transport on 25th December.

*There is also the popular Burns Night that is celebrated in January, a Scottish tradition. It can also be useful to read up on it.

BEFORE YOU COME

Things to Consider/Bring:

- *Immunization Records (for school registration – don't pack in the sea shipment!)*
 - *It is recommended that children have both chicken pox shots as they are extremely hard to find in the UK. Plus, they can be very expensive and difficult to claim.*
- *Long form birth certificates and your marriage certificate (this may be required for entry to DoDEA school – to prove dependents are "yours", a Canadian posting message may not be enough. Also, don't pack in the sea shipment!).*
- *If your children will be participating in sports on a US Garrison or in a DoDEA school, they will require a sports physical. It can be challenging to get this done on arrival, so if possible, have their Canadian doctor complete the form before leaving. This will cost, but it may be claimable. Get the form from the school on your HHT.*
- *If your teens participate in the [Youth Employment Preparation \(YEP\) Program](#), they will require a Social Insurance Number (SIN). Get this well before leaving Canada.*
- *If you plan on working in a field that may require a Police Check, get one done before leaving Canada.*

You and your family are all ambassadors for Canada while you are here. You will likely get invited to a neighbour's home or participate in hosting an international night or Canadian social for your community or your children will have an international day at their school where they will showcase Canada. If you can stock up on Canadian goodies, they will be a big hit. Everything from the items the local dollar store has for Canada Day celebrations in July to decorations to gifts that symbolize Canada (maple syrup, Indigenous crafts, books, flags, maple leaves, Canada clothing, children's stuffed animals of beavers or RCMP.... get creative!).

Some people really miss their Kraft Peanut Butter, Tim Hortons' coffee, Kraft Dinner, Coffee Crisps, real maple syrup or ketchup chips and prefer to bring a bit of a stockpile of comfort food as these items are not available in the UK or you will pay a high premium to be able to get them. Some common cooking ingredients can also be hard to track down so you can either bring graham wafer crumbs or improvise by crushing up digestives. The choice is yours and it is part of the experience. Just as you can't get some of that comfort food you have been used to, you will get to experience all kinds of new and tasty treats while in the UK.

EMERGENCY INFORMATION

PUBLIC SAFETY AND SECURITY

Here is the link to the Government of Canada’s Emergency Assistance info, outside of Canada: <https://travel.gc.ca/assistance/emergency-assistance>

Here is the link to the British Government’s Public Safety and Emergency site: www.gov.uk/topic/public-safety-emergencies

EMERGENCY CONTACTS

Police/Ambulance/Fire (Emergency)	999
General Emergency (in the rest of Europe)	112
CFSU(E) Duty Officer	+49 (0) 1725 345 900
CFSU(E) Chaplain.....	+44 (0) 787 064 1587
High Commission of Canada in the United Kingdom	+44 (0) 207 004 6000
Consulate of Canada (Belfast).....	+44 (0) 2897-542405
Consulate of Canada (Wales)	+44 (0) 165 6662 413

When dialing 112, the operator should speak the language of the country in which you are located as well as English.

Please note: Check your local listings for direct contacts to Hospital Emergency (also known as Accident & Emergency: A&E), including non-emergency direct lines to police, poison control and all other local essential numbers.

GETTING SETTLED

MAKING PHONE CALLS

Calling Within Europe

There is no standard way to write an European phone number, which will lead to confusion. This is the same number, written different ways:

+44 - 89 - 343 80 - 14 +44 (89) 343 80 - 14 0044 (0) 89 343 80 - 14
(089) 343 80 - 14 089 / 343 80 - 14 089 343 80 14

The "+44" at the start is the exit code and UK country code. The "89" is the area code and the "3438014" is the phone number. There is no standard length for area codes (2-5 digits) or phone numbers (5-12 digits).

When dialing within the country you are in, you do not need the exit code and country code (+44).

If you're dialing within the same area code, you do not need to enter the area code, but you need to add a '0' before the number to call inside UK.

Calling Outside of the UK

The exit code for calling out of the country in Europe is 00. You then follow that with the country code, area code, and telephone number. The "+" means to use the exit code for the country you're in – in Europe, that's 00, in Canada, it's 011.

Calling Canada from the UK

The country code for Canada and the United States is 1. Dial the exit code (00) then the country code (1) then the number.

00 - 1 - area code - seven-digit number

Calling the UK from Canada

The exit code in Canada is "011"

011-44-1895-123-456

Some Country Codes:

Austria.....43	France..... 33	Spain 34
Belgium32	Italy..... 39	Switzerland 41
Czech Republic.....420	Latvia 371	Turkey..... 90
Estonia 372	Netherlands 31	Germany 49

Summary:

To dial a number within the UK		0 711 1234567
To dial a UK number from elsewhere in Europe		+44 711 1234567
	or	00 44 711 1234567
To dial a number outside the UK		+33 121 1234567
	or	00 33 121 1234567
To dial Canada from the UK		00 1 613 5551234
To dial the UK from Canada		011 44 711 1234567

Toll Free and Charges for Calls

0800

0800 and 0808 are the dialing prefixes for Toll Free Calls in the UK.

0900 and 0180 calls

0900 numbers are “premium-rate” services, and 0180 numbers are for service-oriented calls and are billed per minute or per call. Costs will vary.

BASE INFORMATION

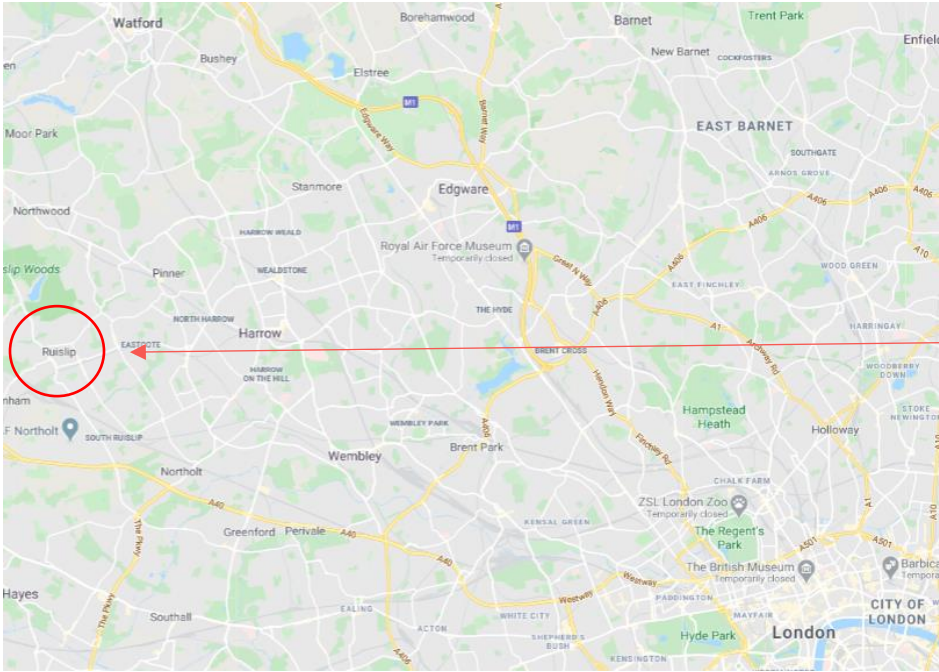
WELCOME TO YOUR CANADIAN DETACHMENT!

Depending on where you are located in the UK, you may only be visiting the Detachment (Det) during In and Out Clearance or you may be visiting often.

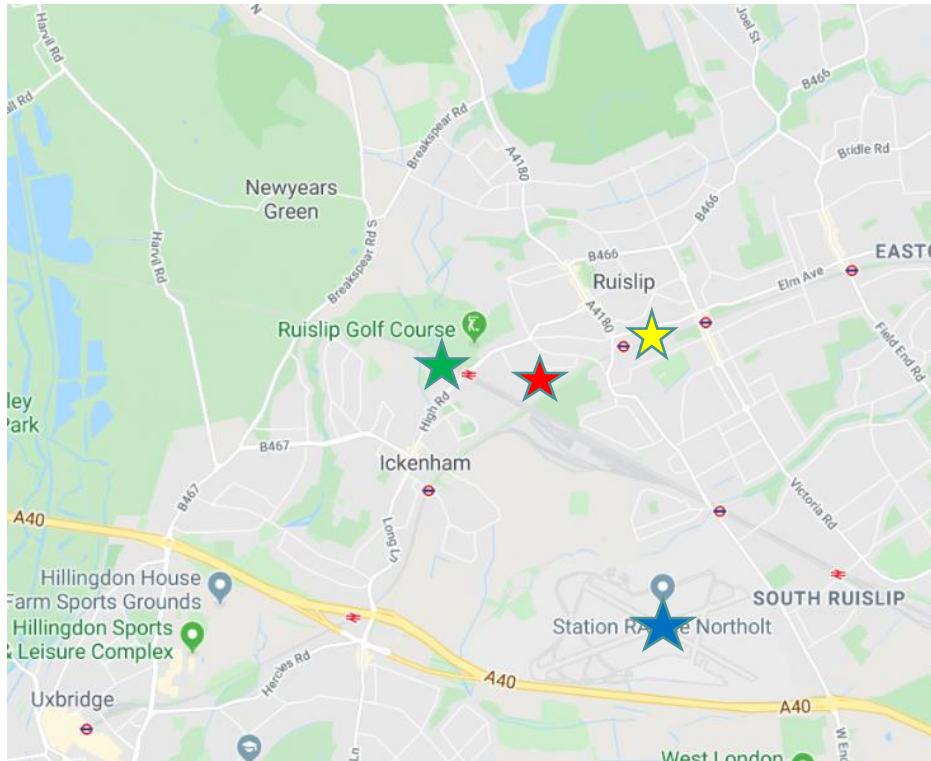
The Detachment is the administrative center for all CAF members and their families posted in the UK. Please see below for important contact information:





Officer Commanding	+44 (0) 1895 613 020
Administrative Assistant	+44 (0) 1895 613 021
Chaplain Services	+44 (0) 787 064 1587
Admin O	+44 (0) 1895 613 026
HR Supervisor/Chief Clerk	+44 (0) 1895 613 028
Pay & Records	+44 (0) 1895 613 029

MAPS



Ruislip, UK



-  Det London, Ruislip
-  Metropolitan Line: Ruislip, 13 min walk, 0.6 mile
-  Central Line: West Ruislip, 7 min walk, 0.3 mile
-  RAF Northolt: 6min drive, 15 min walk (West Ruislip to Ruislip Gardens)

Here is an overview shot of Det London:



US Express Store

Visitor Parking

Main Guard Gate

CFSUE Det London

EXCHANGE/COMMISSARY

There is a United States Express store at 86 Blenheim Crescent, Ruislip. It is across the parking lot from Det. London (see above image for location). Canadians with their visitor pass have been able to shop there, but there are limitations or restrictions on alcohol percentages. Their hours are traditionally (subject to change):

Monday: 1000-1500 hrs

Tuesday: 1000-1500 hrs

Wednesday: 1000-1500 hrs

Thursday: 1000-1500 hrs

Friday: 1000-1500 hrs

Saturday / Sunday: CLOSED

You can also visit www.shopmyexchange.com

MORALE, WELFARE, AND RECREATION

As a result of having CAF members and their families all over the UK, it is best to check with your local or municipal or council services to see what recreation services are available to you.

You can also please speak to the Detachment's PSP Coordinator for more information on the programs or services they offer, or feel free to contact PSP.UK@cfmws.com or visit: <https://cfmws.ca/europe/locations/united-kingdom/psp-services>

HOUSING

As a result of having some families live on the local economy, while others may have on-base accommodations, families may have different housing experiences. Plus, you may be posted to a very rural and remote area, compared to someone living in downtown London. As you can imagine, there are a number of vast differences between living in Central London or in one of the Remote communities we have members posted to.

If you have any questions about housing, do not hesitate to contact the Det. London's Housing Coordinator at +cfsuedetukhousing@forces.gc.ca

RELIGIOUS SERVICES

Depending on the area you reside in, there could be a variety of spiritual/faith communities, services, events, and activities available to participate in. However, if you reside in a remote area of the UK, please be aware that the variety of spiritual/faith communities, services, events, and activities will be substantially limited.

TRAVEL & TRANSPORTATION

SUBSIDIZED TRAVEL

The Chalet Program offers accommodation options in various parts of Europe at a subsidy (highly discounted costs). It is open to all European Fund members and chalets are awarded by draw. For more information please visit:

- <https://cfmws.ca/europe/chalet-program>

NON-UNIT FUND AND CANEX/SISIP GRANT

As a CAF member of Formation Europe, you and your family are members of the [European Fund](#) (EF). EF members who are not part of a Unit Fund due to their geographical location are termed Non-Unit Fund (NUF) members. In order to ensure equitability across Formation Europe, all EF members have the same entitlements, however, certain entitlements are managed differently depending on location.

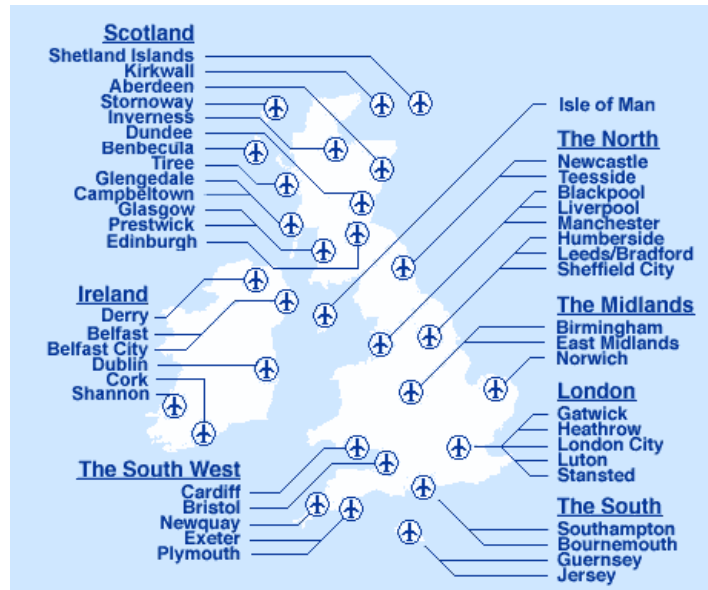
- <https://cfmws.ca/europe/resources/european-fund>

AIR TRAVEL

There are five London area airports: Heathrow, Gatwick, Stansted, London City and Luton. There are also international airports at Birmingham, Manchester, Newcastle, Nottingham (East Midlands), Edinburgh, Glasgow, Southampton, Cambridge, Bristol and Bournemouth International Airport (sometimes called Hurn Airport). Many regional airports offer excellent fares on flights to various destinations within the UK and Europe. Watch TV and newspapers, especially weekend editions, and check Internet sites for low fares. Shop several travel agencies: Going Places, Lunn Poly and Thomas Cook are a few of the major chains.

Visit www.canadian-affair.com, www.flyzoom.com and www.airtransat.ca for discount fares to and from Canada.

There are many low-cost airlines operating in and out of the UK. Some examples are www.easyjet.com, www.ryanair.com, www.cheapflights.co.uk. Booking sites, such as www.expedia.co.uk, can assist in finding the lowest price.



TRAVELLING TO LONDON

Driving

Driving in Central London can be challenging due to traffic, small roads and downtown congestion charges. However, if driving is a must, please visit <https://tfl.gov.uk/modes/driving/pay-to-drive-in-london> to find out about paying to drive in London and to see maps of the zones that incur fees.

Presently, the Congestion Charge is £15.00 daily for driving a vehicle within the charging zone between 07:00 and 22:00, seven days a week (excluding Christmas Day). If you live in the charging zone or in a designated area next to the zone you may be eligible for a 90% discount. It is best to drive somewhere that is serviced by public transportation and then use public transport instead of driving to your destination.

As well as the Congestion Charge, you may need to pay other charges to drive within London if your vehicle doesn't meet specific emissions standards. You will need to meet the standards for the Ultra Low Emission Zone (ULEZ) or Low Emission Zone (LEZ). Discounts and exemptions may apply. See the above link for further details. Please ensure that you read through the website about these charges before travelling to the city. Some fees must be paid within as little as 3 days after incurring the charge, or you could be subject to a hefty penalty.

***London is not the only city to have fees in place in the UK, it is always good to check before visiting a new place. (e.g.: Clear Air Zones charges: <https://www.gov.uk/clean-air-zones>)

Drop-off Fees at Heathrow

Heathrow Airport now charges a fee (£5) to use their drop off zone. If you expect you will need to access this zone a lot, you can pay for multiple uses. Otherwise, you can pay per use. Find out more information from their website and the charge and how you can pay: <https://www.heathrow.com/transport-and-directions/terminal-drop-off-charge>.

PUBLIC TRANSIT

The London Underground (Tube) system consists of 11 different lines, stretching across the entire city. Do not be discouraged, the Tube is easy to use and very convenient. For example, hop on the Tube at West Ruislip Station, which is located directly behind the Detachment and be downtown in less than 45min.

If you are planning on traveling within London often, it is recommended that you obtain an Oyster Card. The Oyster Card is a plastic smartcard you can use instead of paper tickets. You can put Travelcards, Bus & Tram Passes and pay as you go credit on it, which you use up as you travel. A £5.00 refundable deposit is required for the card.

The HM Forces Rail Card can connect to your Oyster Card for further discount (<https://www.hmforces-railcard.co.uk/what-is-the-hm-forces-railcard>) ; just ask a TfL staff member to get them to link your Rail Card to your Oyster card. Or you can simply purchase a discounted day pass using your HM Forces Rail Card. You can also use a [contactless](#) card or mobile device for adult rate pay as you go travel on all TfL transport services.

Always remember to "Tap out" when exiting the station.

Visit <https://tfl.gov.uk/> for information on London's tube and bus system. If you buy a ticket for the Tube you can use it on buses as well (and vice-versa).

For travel with a wheelchair or pushchair, a step-free tube map can be located here:

- <https://tfl.gov.uk/transport-accessibility/wheelchair-access-and-avoiding-stairs>

There are also various smartphone apps that can assist your travels in London. Citymapper, for example, is a popular and reliable (and free) option, as well as "TFL Go" (Transport for London App).

City Tourism by Bus

"Hop-on, hop-off" bus tours operate in several popular tourist towns/cities around the UK. You can stay on the bus for the tour of the town, city or area and hop on and off all day at various points for your own sightseeing.

Companies include *City Sightseeing*, www.city-sightseeing.com, or for London: the *Big Bus Company* www.bigbustours.com/fr/london/visites-londres-bus/ and TOOT Bus London <https://www.tootbus.com/en/london/home>. Some have the option of adding a Thames cruise.

TRAIN

Travel within the rest of the UK has been simplified by an efficient network of railways. Visit www.nationalrail.co.uk. As with many tickets in the UK, tickets purchased weeks in advance are heavily discounted. Book early!

For additional discounts look into obtaining the HM Forces Railcard. Costing £21 for the entire year, this card will save you 1/3 on most rail fares throughout Great Britain. This card is for personal travel and not for business or temporary duty travel purposes and is also available for spouses. For more information visit www.hmforces-railcard.co.uk. Apply for this card at the British Forces orderly rooms at your local base.

The Two Together Railcard allows you and the person you travel with the most to get 1/3 off rail travel for a year when you travel together. The Railcard costs £30 for the year – or £15 each. Both travellers must be over 16. Also available for the Heathrow express train. www.twotogether-railcard.co.uk/

BUS

Long-distance buses are called 'coaches.' The largest bus company in the UK is *National Express* serving 1200 destinations across the UK (including major airports). Visit www.nationalexpress.com or call 08705 808 080 to plan or book your trip.

Various discounts are offered. Other coach companies also offer service on specific routes (such as the *Oxford Tube*) that goes from London to Oxford and back every 12-60 minutes depending on day/time.

Check out the Internet and local media for other coach companies serving your area.

FERRY TRAVEL

The ferries in the UK operate in much the same way as the airlines. Fares vary as to when you book, how long you will be away and the time of year you will be traveling. Ferries will advertise specials in the newspapers and online. Among the Internet sources to check are www.aferry.co.uk/, which lists most UK Ferry Companies, and Direct Ferry Services www.directferries.co.uk/.



EUROTUNNEL

Relax in the comfort of your own car on the fastest Channel crossing from Folkestone (England) to Calais (France) in just 35 minutes. Load your car onto the train and travel through the Channel Tunnel (also known as the “Chunnel” or “LeShuttle”). Visit www.eurotunnel.com.

EUROSTAR

Book tickets on the Eurostar to travel by train from London to Paris, Brussels or many other destinations across Europe. Visit www.eurostar.com for more information.

TAXIS

Generally speaking, the famous “Black Cabs” are the most expensive, but certainly offer an opportunity to experience a common site in the UK, and they are also the only type of taxi that is permitted to be hailed on the street. Other taxi services must be booked in advance.

The best option for finding a taxi or minicab is visiting: <https://tfl.gov.uk/modes/taxis-and-minicabs/book-a-taxi>

CAR RENTAL

Your car rental choices will vary depending on whether you are in a major city or a rural area. You can, however, book through all the companies directly or through Expedia, for example. Book early for the best deals. Please note, that you will pay a premium for an automatic vehicle, and almost always the steering wheel is situated on the right-hand side of the vehicle.

HOTELS

Accommodation in London

Union Jack Club, London, SE1 8UJ

A private members club for serving and ex-serving military personnel. Near Waterloo Tube Station and ideally situated close to many of London's top attractions.

Tel: +44(0) 20 7902 6000 24 hr switchboard www.ujclub.co.uk

Victory Services Club, London, W2 2HF

A private members club for serving and ex-serving military personnel. Located at Marble Arch Tube Station, a 2-minute walk from Oxford Street (main shopping district).

Tel: +44(0) 20 7723 4474 <https://www.vsc.co.uk/>

TRAVEL ADVISORIES

<https://travel.gc.ca/travelling/advisories>

ADMINISTRATION

BANKING

Bank Accounts and Financial Considerations

Something you are asked to complete during your In-Clearance is to set up a UK bank account. To set up an account, the member will likely need to provide the bank with a letter from the Det. stating that you will be employed in the UK, a copy of a pay guide, a confirmation (written reference) from your bank in Canada on your financial standing, a proof of residence in the UK (i.e. copy of lease agreement) and your passport.

Making an appointment at the bank of your choice is recommended to ensure you have all the required documentation to open an account.

If setting up a joint account with your spouse, both spouses must be present. Accounts are usually activated within 2 or 3 days and your banking/debit card/credit card should arrive within 5 days. You may find that the bank cannot activate the account until you have actually become a UK resident (commenced tenancy in your UK home); however, they can still provide you with the account information. We have no access to any credit rating here otherwise. Without prior arrangements, the process may take months.

UK Debit Cards

You should complete the application form for the Visa card to use as your cheque guarantee card/debit card (same card). Although the card has the familiar Visa symbol on it, it is not a credit card. That being said, you can use it in the same way (ex. online purchases). You use it in one of two ways: as identification when writing a cheque or to actually pay for items.

Whichever way it is used, the funds come directly from your current account. For more detailed information about UK debit cards, please go to the following website:

<https://www.ukfinance.org.uk/area-of-expertise/cards>

Credit Cards

Do not be surprised if you are not able to receive a credit card from your new bank immediately upon arrival. In recent years, laws regarding credit cards have become stricter. You may be able to receive a credit card after 6 months of good standing accounts with your bank. Something to note, credit card purchases tend to have a fee of an additional 2-

4% on your transaction for processing. Be sure to check your final totals before proceeding with your purchase.

If you are looking for a Credit Card in Canada with no Foreign Exchange Fees – BRIM Mastercard is an option and useful card to have when travelling in Europe.

UK debit cards act as a credit card. The money is not instantly taken off our account but usually a few days later. Many members do not have credit cards at all and they are managing quite fine.

Common Banks

The most common banks, which will likely be located near you, are:

- *Barclays* www.barclays.co.uk
- *HSBC* www.hsbc.co.uk
- *Lloyds* www.lloydstsb.com
- *National Westminster* www.natwest.com

Online Banking Payments – IBANs, BICs / SWIFTS

Bank accounts in Europe have an “IBAN” (International Bank Account Number) and a “BIC” (Bank Identifier Code). A SWIFT code or number is the same thing as a BIC in the UK. You will use these for making payments and receiving money. If you are paying a bill, you will typically find their IBAN on the bill and you can use that in your online banking to make the payment. You will also provide your IBAN to companies to pay your bills (insurance, gym payments, cell phone, etc). The orderly room and claims section at CFSU(E) will use your IBAN to deposit pay and claims into your bank account.

Things are a little different in the UK, so it’s best to check with your bank. For example, if you belong to Barclays, you could read more at: www.barclays.co.uk/ways-to-bank/online-banking/.

Money Transfer

You will likely have a requirement to move money between Canadian and British accounts. <https://wise.com/> and XE.com are both worth looking into for this.

INSURANCE

There are many companies and great competition to provide home insurance. It is worthwhile to check a few online before buying. Please note, you only insure your belongings in the house, not the building (contents insurance). A few recommended companies for Home and Auto Insurance are Towergate Insurance (www.towergateinsurance.co.uk or 08447 368 248), Aviva Insurance (www.aviva.co.uk or 0800 068 5984) and Direct Line www.directline.com. You can visit www.gocompare.com to compare services and prices.

Also some banks provide a discount on insurance packages and it might be worth to have this discussion when opening your bank account.

COUNCIL TAX

Each year you may receive a letter or knock at the door regarding the payment of "Council Tax" (Municipal Taxes). Under the Status of Forces Agreement (SOFA) Canadian Armed Forces personnel posted in the UK **are not required** to pay Council Taxes. However, you are still obligated to report this information to your local municipality. When you receive this letter, you are required to forward it to the Administrative Assistant at Det. London, who will help you through the process. If you have any questions regarding Council Tax, please contact the Det. London's Housing Coordinator at: +cfsuedetukhousing@forces.gc.ca.

CRA AND RESIDENCY STATUS FOR SPOUSES/DEPENDENTS

In the past, there has been significant confusion regarding the residency status of spouses. Unfortunately, some CAF families have found out that choosing incorrectly can have a major financial impact. To help prepare you for each tax season, MFS(E) attempts to offer a virtual session annually in February, in both English and French.

The following information regarding residency status has been provided to us by the CRA:

Spouses of Canadian Government Employees on Foreign Assignment – Residency Status for Tax Purposes

The purpose of this document is to provide general residency information for the spouses of employees of the Department of National Defence ("DND")/members of the Canadian Armed Forces ("CAF") and Global Affairs Canada ("GAC") Canada that are sent on foreign assignments. This document does not address all possible situations that may require more analysis when determining the tax implications.

Please note that our reference to a spouse in this document includes a common-law partner.

Spouses that Intend to Return to Canada and expect to Maintain their Canadian Residency

Where you are the spouse of a Canadian Government employee and are moving with your spouse and family to another country for your spouse to carry out a foreign assignment for the Government of Canada and it is your intention to return to Canada following the assignment, then you will be considered a factual resident of Canada. This factual residency is based on your intention to return to Canada as well as your secondary residential ties maintained with Canada, as described in paragraph 1.14 of Folio S5-F1-C1.

Please do not complete a Form NR73, Determination of Residency Status (Leaving Canada).

As a factual resident, you will have to complete and file your Canadian Personal Income Tax Return and you will meet the residency requirement for Canadian benefits administered by the CRA.

Spouses that do not expect to Maintain their Canadian Residency

If you believe that you will be a non-resident of Canada when you leave with your spouse and family for the foreign assignment because your intention, primary ties and secondary ties support your status as a non-resident of Canada, then you should complete Form NR73, Determination of Residency Status (Leaving Canada). The Canada Revenue Agency will review the information provided in your completed Form NR73 to determine whether or not you will be considered a non-resident of Canada.

If it is determined that you will be a non-resident of Canada, you should know the tax implications, which include:

- 1. You will be deemed to have disposed of certain properties that may give rise to capital gains (taxes on gains can be deferred by using Form T1244, Election , Under Subsection 220(4.5) of the Information Sheet Income Tax Act, to Defer the Payment of Tax on Income Relating to the Deemed Disposition of Property);*
- 2. You will only be able to create additional RRSP room if you have earned income in Canada;*
- 3. You will not be able to contribute to a Tax Free Savings Account; and*
- 4. You will be subject to tax of up to 25% on certain payments from Canadian sources, such as investment income (Part XIII tax).*

For further information with respect to the determination of an individual's residence status, please consult CRA's Income Tax Folio S5-F1-C1 available at: www.canada.ca/en/revenue-agency/services/tax/technical-information/income-tax/income-tax-folios-index/series-5-international-residency/folio-1-residency/income-tax-folio-s5-f1-c1-determining-individuals-residence-status.html

Further information on how income tax rules apply to Canadian residents that leave the country can be found in <http://www.cra-arc.gc.ca/tx/nnrstdnts/ndvdlis/nnrs-eng.html>

Should you have any further questions or require additional information regarding this, please do not hesitate to communicate directly with the International and Ottawa Tax Services Office.

CRA AND CHILD BENEFITS

Factual: If you are eligible to receive the Canada child benefit (CCB), you will continue to receive it and any related provincial or territorial benefits you are eligible for during your absence from Canada. However, you will have to file a return each year so the CRA can calculate your CCB. If you have a spouse or common-law partner, they will also have to file a return each year. If your spouse or common-law partner is a non-resident of Canada, they will have to file Form CTB9, Canada Child Benefit – Statement of Income."

- www.canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/factual-residents-temporarily-outside-canada.html#nttlmnts

Deemed: If you are eligible to receive the Canada child benefit (CCB), you will continue to receive it but you are not eligible for any related provincial or territorial benefits during your absence from Canada.

- www.canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/deemed-residents.html#nttlmnts

You can also find more information on our CFMWS website under "Filing your Taxes in OUTCAN".

- <https://cfmws.ca/europe/resources/filing-taxes-while-outcan>

TAX TREATY

There is a convention between the government of Canada and the government of the UK for the avoidance of double taxation and the prevention of fiscal evasion. This is very relevant to our CAF dependants in the UK who work on the local economy.

To read more about this, please visit: www.canada.ca/en/department-finance/programs/tax-policy/tax-treaties/country/united-kingdom-convention-consolidated-1978-1980-1985.html.

PETS

Living with Pets in the UK

You will find that both dogs and cats are more tolerated in the UK. Many pubs and shops will permit dogs to accompany their owners, and you will often see dogs on public transport. Dogs are also permitted off-leash in most parks. You will also frequently see neighbourhood cats greeting you on the street.

Pet Travel Scheme

Anyone wishing to bring their pets with them from Canada should have a look at www.gov.uk/bring-pet-to-great-britain. This website includes a detailed outline of the Pet Travel Scheme and the process of importing your pets into the UK. This website will provide all of the details you need to ensure your pets can safely travel and be accepted into the UK. It is highly recommended that you become familiar with the steps required to import your pet as soon as you learn you may be posted to the UK. There are many companies in Canada that will ship your pet over for you. Please note that importing your pet to the UK is expensive. Please do your research in your local area. Please note that the rules for shipping your pet often change! Some companies may require you travel with your pet, and some may have embargos on when certain breeds can travel (e.g. English bulldogs usually can't fly during the summer months due to their flat faces and trouble breathing).

Boarding Kennels

There are many boarding kennels all over the UK for your pets when you travel. Please do your research and contact some in advance so you may check out their facilities and make sure your furry animal friend will be well looked after during your holiday! Always feel free to ask fellow Canadian families in your area who they have used in the past and see if they have any recommendations.

POSTAL SERVICES

PERSONAL MAIL

Canadian Forces Post Office

Your postal address in Belleville will be:

(name)

CFSU(E) Det. London, UK

PO Box 5051 Stn Forces

Belleville, ON

K8N 5W6

If you need a physical address, either for banking or for a signature on delivery, the address is:

(name)

CFSU(E) Det. London, United Kingdom

CFPO 5051

15 Westwin Ave Bldg 348

CFB Trenton

Astra, Ontario K0K 3W0

If mail or a package is being sent to the 15 Westwin address, it is recommended that you email postal@forces.gc.ca to inform them when and what to expect.

Royal Mail (UK Postal Services)

Regardless of where you live in the UK, you will have access to a Royal Mail location.

To find a service location near you, visit: www.royalmail.com/services-near-you#/ and simply put in your postal code.

Royal Mail does provide delivery and pick-up services on Saturday, and you can see their pick-up times on the red post boxes (Royal Mail drop off locations), similar to our Red Canada Post boxes. Alternatively, you can visit:

https://personal.help.royalmail.com/app/answers/detail/a_id/130/~when-does-mail-get-collected-from-postboxes%3F.

HEALTH SERVICES

GENERAL

The health team at CFSU(E) is able to provide support, education, and resources to the CAF community, including remote families. You can contact them at:

+49 2451 717 300

GKMedicalClinic@forces.gc.ca

Registering with the National Health Service (NHS)

Upon arrival in the UK, as soon as possible, you should register your family with the NHS. This process is very simple and can be done at <https://www.nhs.uk/nhs-services/gps/how-to-register-with-a-gp-surgery/>. Simply click on "Find a GP", and enter your post code. A list of GPs in your area will be populated; it will also indicate if they are accepting new patients. It may be advisable to ask a neighbour, or other Canadian families, in your area about any recommended GPs and to check the ratings that patients have given their GP, surgery** and even hospitals, directly on the NHS website. Once registered, it is recommended to get your Global Health Insurance Card (GHIC) for coverage when traveling outside the UK. In some countries, you could be eligible for free health care or a reduction in fees with the GHIC. For more information please visit:

- <https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/>

**Note: A GP's office is called a *Surgery*.

Differences With the Canadian Health Care System:

- *Annual check-ups will be done by a nurse.*
- *Some procedures may be done less frequently (ex. Pap smear and routine bloodwork).*
- *There is a flat rate of £9.35 for most prescriptions but many are free (ex: birth control). If you have a pre-existing condition, you may be exempt from the prescription charge. Children under 16 on the NHS get their prescriptions filled for free. Please visit the NHS website: <https://www.nhs.uk/nhs-services/prescriptions-and-pharmacies/nhs-prescription-charges/>.*

- *In the UK, Tylenol or acetaminophen tablets are called Paracetamol and are available with or without codeine.*
- *Popular back pain medicine like Robaxacet is not available in the UK. You may wish to bring a supply with you if you use it.*
- *Vitamins A and D are not added to milk in the UK and only 10% of the UK receives fluoridated water, mainly in the West Midlands and North East of England.*
- *Osteopath is more recognized than chiropractor.*

The healthcare you receive in the UK may be different than what you are familiar with in Canada. If you are having health issues, be persistent, ask questions, and don't forget about your private care options.

NHS 111

You can call 111 when you need medical help fast but it is not a 999 emergency. NHS 111 is available 24 hours a day, 365 days a year and calls are free from landlines and mobile phones.

When do I use it?

- *You need medical help fast but it is not a 999 emergency;*
- *You think you need to go to A&E (Ambulance & Emergency) 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.*

More information can be found here:

<https://www.nhs.uk/nhs-services/urgent-and-emergency-care-services/when-to-use-111/>

Private Health Care

Although the NHS is free and available to all residents, a number of private healthcare providers are available. These companies provide healthcare for a fee, which varies depending on the type of care you require. Although you must still register with the NHS for a GP, a private healthcare provider can get you faster treatment if needed. You also do not require a direct referral from your GP and many appointments can be booked directly with the secretary.

Military family members are not obligated to use the NHS; should you wish to exercise your private healthcare options; the Public Service Health Care Plan (PSHCP) is your medical

insurance provider. This coverage is accessible within the UK as well as throughout your travels. Make sure to call them before your departure to inform them of your OUTCAN posting. They will update your file. You will need to communicate with the orderly room in your sending unit to get the proper coverage level. Also, if you have any dependents staying in Canada for the period of your posting, they may have to claim their medical expenses, so the company will need to get your authorization.

It is always advisable to contact your insurance to confirm what they will and will not cover prior to scheduling any private medical treatment.

If travelling outside of Europe (including if returning to Canada for vacation) and you need to access healthcare, you will need to either have your insurance billed directly or pay and submit a claim via the above online Comprehensive Coverage claim submission process.

**CAF Members – You do NOT have access to the PSHCP. If emergency services are required while travelling outside Europe, use your Blue Cross card and contact the CAFMLO.

EMERGENCY NUMBERS

Emergency Services: 999

National Domestic Abuse Helpline: 0808 2000

Women's Abuse Advise Line: 0808 8010 800

Men's Abuse Advise Line: 0808 0801 0327

Kid's Helpline Anonymous: 0808 800 5000

HOSPITALS

To find a hospital near you, please visit: <https://www.nhs.uk/service-search/hospital>.

PRIVATE CLINICS

To find a private clinic or hospital near you, please visit: www.privatehealth.co.uk/hospitals-and-clinics/.

PHARMACEUTICAL SERVICES

Pharmacists are called *Chemists* in the UK. Boots and Superdrug are among the largest chains and offer a wide range of over-the-counter medicines for common ailments. If you

don't see what you're looking for, be sure to ask the Chemist as they may keep that medicine behind their counters. Your local surgery may also have a chemist, so prescriptions may be available directly after your appointment. More info can be found here: <https://www.nhs.uk/nhs-services/pharmacies/>.

CPR AND FIRST-AID

St John Ambulance courses from Canada are recognized here, especially for employment requirements, and any training here is also recognized in Canada. For a course near you, please visit: www.sja.org.uk/courses/.

PRESCRIPTION COSTS

It is possible to pay one annual fee at beginning of year that covers all prescription. This is helpful to those families who have any diabetic, arthritic or persons with multiple conditions.

DENTAL CLINICS

NHS orthodontic treatment is free for people under the age of 18 with a clear health need for treatment. But because of high demand, there can be a long waiting list. For more information, please visit: <https://www.nhs.uk/conditions/orthodontics/>.

Dental care is partially covered by the NHS. **You do not have to pay for treatment if, when the treatment starts, you are:**

- *aged under 18;*
- *under 19 and receiving full-time education;*
- *pregnant or a mother who has had a baby in the previous 12 months;*
- *staying in an NHS hospital and your treatment is carried out by the hospital dentist;*
- *an NHS Hospital Dental Service outpatient (however, you may have to pay for your dentures or bridges).*

There are three standard charges for all NHS dental treatments:

- **Band 1 course of treatment – £18.50:** This covers an examination, diagnosis (including X-rays), advice on how to prevent future problems, a scale and polish if needed, and application of fluoride varnish or fissure sealant.
- **Band 2 course of treatment – £50.50:** This covers everything listed in Band 1 above, plus any further treatment such as fillings, root canal work or removal of teeth.
- **Band 3 course of treatment – £219.00:** This covers everything listed in Bands 1 and 2 above, plus crowns, dentures and bridges.

You're entitled to have all clinically necessary treatment on the NHS, including:

- dentures
- root canal treatment
- crowns and bridges
- any preventive treatment needed, such as a scale and polish*, an appointment with the dental hygienist, fluoride varnish or fissure sealants
- white fillings
- orthodontics for under 18s

*If your dentist recommends a scale and polish, it should be provided under the NHS (Band 1, £18.50), whether it is done by a dentist or a hygienist. If your dentist says a scale and polish is not clinically necessary but you want one anyway, you will have to pay to have it privately.

For added information on UK available NHS dental care, please visit <https://www.nhs.uk/nhs-services/dentists/>.

Private Dental Care

When you agree to treatment, make sure you are clear about whether your dentist is charging you for NHS or private treatment. Your dentist can let you know the estimated cost for treatment plan. Then you can contact your insurance company to determine how much of the cost will be covered.

Please note that the insurance company usually follows the Ontario fee guide for reimbursement. Sometimes you may pay more for your treatment than what is recommended on the Ontario fee guide. In this instance, you may be able to recover the costs through Military Foreign Services Instructions (MFSI). Please contact the Orderly Room or visit the following site for more information on MFSI.

- [Chapter 10 - Foreign Services Instructions - Canada.ca](#)

Canada Life can be emailed at: GroupNet.MemberServices@canadalife.com or federalforeigndental@gw1.ca

The UK falls under the area of responsibility of CFSU(E) Det. Casteau dental services. If you have any questions related to dental care for families or how to submit your claim form, please contact Det. Casteau at +32 (0)65-445885.

Many NHS dentists also work in private dentistry. However, some dentists will only work with the NHS or are wholly private. Many websites can assist you to find a dentist in your area, both NHS and Private:

- www.nhs.uk/Service-Search/Dentist/LocationSearch/3
- <https://www.bda.org/advice/good-practice-scheme/Pages/Find-practice.aspx>
- www.gdc-uk.org/ - The General Dental Council will also show you if a dentist or dental health care professional is registered to practice within the UK.

It may also be helpful to talk to the dental practices in your area in order to find out what they offer or ask friends/neighbours for recommendations.

*Dental fees are claimable under the Dental Care Plan and require detailed receipts for reimbursement (keep copies). Be sure to ask your dental admin assistant for the full description of treatment or your claim will be refused.

SOCIAL SERVICES

The following options are available to military members and their families to access psychosocial or mental health resources:

Social Workers

You can reach the MFS(E) Social Workers:

MFSSocialWork@cfmws.com

+49 2451 717 206

You can reach the CAF Formation Europe Social Worker, Capt Josette Leblanc at:

Josette.leblanc@forces.gc.ca

Tel : +49 2451 717 300

Chaplains

There are three Chaplains serving the families in Europe, and they are also available for consultation (**please note that there will be changes this APS, so please reach out to MFSE.UK@cfmws.com for any updates, including the CAF Social Worker**):

Maj Gerson Flor	Maj Gerson Flor	Capt Megan Jones
Located in Casteau, Belgium Responsible for Central Europe (Netherlands, Germany, France, Belgium, Luxembourg, Poland, and Czechia)	Located in Casteau, Belgium Responsible for the UK and Northern Europe (Norway, Sweden, Latvia, Lithuania, and Estonia)	Located in Naples, Italy Responsible for Southern Europe (Italy, Romania, Turkey, Spain, and Austria)
gerson.flor@forces.gc.ca +32 492 72 26 86	gerson.flor@forces.gc.ca +32 492 72 26 86	Megan.Jones@forces.gc.ca +39 335 158 0472

CAF Member Assistance Program

Military members and their families can also contact the CAF Member Assistance Program at +1 800 268 7708. This is a voluntary and confidential service that allows callers to speak with a professional counsellor and is available 24 hours a day, 365 days a year. Please note that Canadian toll-free numbers are not free when calling from another country, but the CAF Member Assistance Program will also accept collect calls at +1 613 941 5842.

Family Information Line

[The Family Information Line](#) offers confidential assistance and supportive counselling 24/7. When you call you will be connected to one of their experienced professionals who can connect you with local and national resources. The Family Information Line can be called toll free, from Europe, at 00 800 7711 7722 or reached by email at FIL-LIF@cfmws.com.

Local Resources

Military families can also access resources in their community, as recommended by their doctor or other sources, but they should ensure with their insurance plan that they will be covered for the services they are considering. For their services, military members are required to go through their medical system or the CAF Member Assistance Program.

A.A.Meetings

Information on Alcoholic Anonymous meetings in Europe or online are available at www.alcoholics-anonymous.org.uk/ or <https://alcoholics-anonymous.eu/>.

CANADA LIFE

Dental Claims

Claims will need to be sent to [Canada Life](#), using the paper form or on-line. Log into your account on the Canada Life website and print a claim form. Claims and original receipts need to be mailed to the following address:

Canada Life Health and Dental Benefits
Foreign Benefit Payments
PO Box 6000
Winnipeg, MB R3C 3A5

Be sure to keep copies of your receipts!

Medical Claims

For medical claims, you can submit your claim through the PSHCP portal found at <https://www.welcome.canadalife.com/pshcp>. Claims can also be emailed to MSH International via claim@pshcp-msh.ca (preferred) or mailed to the claims address :

PO Box # 4903 STN A
Toronto, ON Canada
M5W 0B1

ON THE ROAD

GENERAL

Although the UK is much smaller than Canada, getting around will be greatly helped if you are comfortable driving as public transportation is not always readily available (or economical) depending on your location. While not required, it may be helpful to ask a neighbour or colleague for suggested driving schools in your area. Shop around to find an instructor who's a good fit for you. Being comfortable driving in the UK can mean a lot more flexibility and fun during your posting!

It is possible to do many great day trips just by taking a train as most train stations are right in the heart of towns.

London sidewalks (pavement) can be hard on shoes and feet. Be cautious when using the sidewalks as the pavement is often uneven, which can result in people sometimes tripping over tiles.

If you have never driven in the UK before, you are in for a unique experience. You will soon become used to driving on the “*wrong side*” of the road and negotiating “*roundabouts*”. With a bit of practice, a lot of caution and a dose of common sense, you will find driving in the UK no more difficult or dangerous than anywhere else, including Canada. It is extremely important, however, that you familiarize yourself with the rules of the road, road signs and driving customs before you get behind the wheel (on the right-hand side).

All driving related questions can be directed towards the Det. London Movements Section at: CFSUEDetUKF&E@forces.gc.ca.

HIGHWAY CODE

The Highway Code is essential reading for all road users, including pedestrians, mobility scooter users, cyclists, horse riders, drivers and motorcyclists. You can order a copy of The Highway Code book online or buy a copy from most high street bookshops.

- <https://www.gov.uk/government/organisations/driver-and-vehicle-standards-agency>

DRIVER’S LICENCE

Your Canadian driver’s license is accepted in the UK during your entire posting. An International Driving Permit (IDP) is strongly recommended if you intend to drive on the Continent (Europe) or Ireland and is required in certain countries (i.e. Greece). If you are caught without an IDP in a country that requires one, you could receive a fine or even a mandatory court appearance. You can find further information as well as an application form directly from CAA at <https://www.caa.ca/services/travel/international-driving-permit/>.

It will be your responsibility to ensure that you and your spouse maintain a valid Canadian driving license throughout your tour. Check with your Provincial licensing authority before you depart to ensure that there will be no problem in either extending your expiry date or in renewing your license while out of the country.

**Personnel posted from the province of Manitoba to the UK must contact in person the Autopac representative in their respective city prior to their departure from Canada for renewal of their Manitoba license. The license bureaus in Manitoba will not issue/renew a Canadian license with the CFPO 5051 address.*

When in the UK, 6 months prior to the expiry of your current driver's license, contact the Det UK Admin O for assistance in preparing a standardized letter to be sent to the Provincial Licensing Bureau for renewal of your license.

NOTE: As a last resort, apply for a British permit during your tour, but you will be required to pass a driving test and it could take several months to obtain a British permit.

Personnel on diplomatic status will be issued a British License on presentation of a valid Canadian license. Details will be provided on arrival.

WHAT TO DRIVE

There are pros and cons to bringing your vehicle(s) from Canada to the UK. Feel free to contact MFS(E) if you would like to be put in touch with someone who may be able to offer a view on driving a Canadian vehicle in the UK.

If you intend driving a car in the UK there are several options open to you. Cars in the UK are more expensive compared to Continental Europe as a rule, but the prices are slowly coming down. Hopefully, most bases will be covered by reading this section and could assist you in making a decision. First of all, there is a need to understand the following terms and their meaning:

- **Entitled Person** – *An individual (and dependents) in the UK under the NATO SOFA or on diplomatic status. When the term "another" entitled person is used it means, in the case of a member of the CAF under the NATO Status of Forces Agreement, another person (and dependents) under the same Agreement. In the case of a CF member (and dependents) in the UK on diplomatic status, it means another diplomat. When speaking of "entitled person", the NATO Status of Forces Agreement and Diplomatic Status are mutually exclusive.*
- **Vehicle** – *Transport Canada defines a vehicle as any vehicle that is capable of being driven or drawn on roads, by any means other than muscular power exclusively.*
- **Foreign Registration Documents** – *The ownership documents for your vehicle.*
- **MOT/Enhance MOT Test** – *Tests conducted to determine whether your vehicle complies with UK safety/emissions standards.*
 - *The MOT test is performed annually to vehicles over three years old and can be performed at any licensed garage in the UK. The first MOT, on one vehicle only, is covered by BGRS. Subsequent annual MOT will be reimbursed through the Detachment Claims Section. If your vehicle fails, BGRS/DND will not pay for the 2nd MOT; or*
 - *The Enhanced MOT test is performed once upon entry in the UK to vehicles newer than three years old and is only performed at certain garages in the*

UK. A list of Enhanced MOT Test Centers will be provided by movements section during your in-clearance. This MOT, for one vehicle only, will also be reimbursed by BGRS and subsequent annual MOT will also be reimbursed through the Detachment Claims Section. If your vehicle fails, BGRS/DND will not pay for the 2nd MOT.

- **Modifications** – Any required changes needed to be made to your vehicle to comply with UK standards (usually related to the headlights and adding a rear fog lamp). With that said, other changes **may** need to occur depending on the type of vehicle you have. BGRS will cover reasonable modifications, but any substantial costs should be **pre-approved** by them **before** modifications are done. Contact your BGRS Representative for more details on this subject.

- **C&E 941 (see Chapter 4 Annex C)** – as detailed in chapter 4, this form is used to import a vehicle to the UK and must be completed **prior** to importing the vehicle;
 - All the details on this form **MUST** match those on all other documents that you will have to supply to register your vehicle in the UK. If they do not, you may be liable to legal proceedings being brought against you or risk invalidating your insurance coverage;
 - Five copies of this form are required per imported vehicle (car, motorcycle, etc) into UK;
 - The forms must **EACH** be signed originally in **BLUE INK** to be valid, with no exceptions; and,
 - On completion, all copies are to be mailed (not emailed or faxed) to the following address;

Movements Section
CFPO 5051, PO Box 5051
STN FORCES
Belleville, ON
K8N 5W6
Phone: 01895 613 023/24

- **C&E 941A** – This form is used to purchase a new (and sometimes used) vehicle duty free within the UK and must be completed **prior** to the purchase. Completion is as per the C&E 941. Alternatively, you may complete the online version of the form found at the following link www.gov.UK./government/publications/import-and-export-certificate-of-entitlement-to-relief-from-vat-on-the-purchase-of-a-new-means-of-transport-ce941a
- **UK Registration** – This is better known locally as the "Tax Disk". The Tax Disk is similar to the registration fee you pay yearly in Canada and is also renewed yearly in the UK.

The cost of one (1) Tax Disk per family is partially claimable thru the Det. The fee on any additional vehicle(s) is not claimable by the member.

- **Duty Free Vehicle** – Any vehicle that is imported into the UK by an Entitled Person under Visiting Forces Relief or any vehicle purchased new (and sometimes used) in the UK tax free under Visiting Forces relief is considered a duty-free vehicle. Entitled Persons may not possess more than one (1) duty free vehicle at any one time except when accompanied by their spouse, when two (2) such vehicles are allowed;
- **HM (His Majesty) Customs Release** – If there is intent to sell any duty-free vehicle, HM Customs **must** be notified. They will set a value for the vehicle and determine how much Tax and Duty must be paid on that vehicle **prior** to its sale to a Non-Entitled Person. If the vehicle is to be sold to an Entitled Person, HM Customs must still be notified in advance. Regardless of who the vehicle is sold to, it must remain in your possession for a minimum of 12 months after it is imported to the UK.

What Are Your Options

All questions on entitlements must be directed to BGRS. Plus, Det. London's Movement Section should be consulted through: CFSUEDetUKF&E@forces.gc.ca.

Entitlements aside, here are the most common options available to you and the ramifications of each choice:

Ship Your Current Vehicle from Canada:

- Requires you to complete five original copies of the C&E 941 in blue ink for each vehicle (including motorcycles);
- Need foreign registration documents for UK Registration;
- MOT, or Enhanced MOT including modifications if required;
- Vehicle **cannot** be driven prior to UK Registration with the exception of driving the vehicle to/from a scheduled MOT inspection appointment;
- HM Customs Release applies; and,
- Generally assumes that you intend to take your vehicle back to Canada at the end of your tour.

Ship Brand New Vehicle from Canada:

- Do not pay tax on new car purchase;
- Have vehicle delivered to shipping agent from dealer or manufacturer;

- Requires you to complete five original copies of the C&E 941 in blue ink for each vehicle (including motorcycles);
- Need bill of sale for UK Registration;
- Special MOT test and modifications required;
- Vehicle **cannot** be driven prior to UK Registration with the exception of driving the vehicle to/from a scheduled MOT inspection appointment;
- HM Customs Release applies;
- Generally assumes that you intend to take your vehicle back to Canada at the end of your tour; and,
- Will have to pay taxes on depreciated value of vehicle upon return to Canada.

Buy Canadian Spec Vehicle in Europe (e.g. BMW, Volvo)

- Pay no taxes on new car purchase;
- Requires you to complete five original copies of the C&E 941A in blue ink for each vehicle (including motorcycles) **prior** to purchase;
- Foreign registration required for UK Registration;
- To be driven on foreign plates until UK Registration
- Enhance MOT test and modifications required;
- HM Customs Release applies;
- Generally assumes that you intend to take vehicle back to Canada at the end of your tour.

Buy Duty Free Vehicle from Another Entitled Person

- Selling person must notify HM Customs; and,
- HM Customs Release applies.

Buy a New (and Sometimes Used) Duty Free "British Spec" Vehicle

- Requires you to complete five original copies of the C&E 941A in blue ink for each vehicle (including motorcycles) **prior** to purchase;
- HM Customs Release applies; and,
- Generally assumed that you will not take vehicle back to Canada at the end of your tour.

- Please visit: www.gov.uk/vehicle-registration/new-and-used-vehicles

NOTE: Most used UK vehicles are sold duty free. If you are purchasing a used UK vehicle and are required to pay duty, you can complete a C&E 941A **prior** to purchase and avoid paying the duty the same as if it were a new vehicle.

Buy a Used “British Spec” Vehicle:

- No restrictions to number of vehicles held;
- No restrictions on reselling of vehicle; and,
- If you intend to take it back to Canada, it must meet conditions outlined by Transport Canada.
- For more information, please visit: <https://tc.canada.ca/en/road-transportation/importing-vehicle/frequently-asked-questions-importing-vehicles-purchased-countries-other-united-states>.

When Buying a New and or Used “British Spec” vehicle, please visit:

www.gov.uk/vehicle-registration/new-and-used-vehicles and contact Det. London’s Movement Section through: CFSUEDetUKF&E@forces.gc.ca.

INFORMATION ON DRIVER’S LICENCE IN CANADA AND RENEWAL

Province	Mailing Address	Phone Number	Internet Site
Alberta	Alberta Transportation Main Floor- Twin Atria 4999-98 Ave Edmonton, AB T6B 2X3	(780) 310-0000 Outside AB: (780) 427-8230	Government of Alberta Ministry of Transportation: Drivers & Vehicles
British Columbia	ICBC Licensing Driver Services Centre 151 West Esplanade North Vancouver, BC V7M 3H9	From Lower BC: (604) 661-2800 Toll Free in NA: (800) 663-3051	www.icbc.com/driver-licensing/Pages/default.aspx
Manitoba	Manitoba Transportation Driver & Vehicle Licensing 234 Donald St, Box 6300 Winnipeg, NB R3C 4A4	(204) 985-7000 Fax: (204) 954-5338 or Toll Free in NA: (800) 665-2410	http://residents.gov.mb.ca/re- ference.html?d=details&progr- am_id=304
New Brunswick	NB Department of Transportation 364 Argyle St Fredericton, NB E3B 1T9	DPS- MSP.Information @gnb.ca	www2.gnb.ca/content/gnb/en/ services/driving_and_vehicles.html

Province	Mailing Address	Phone Number	Internet Site
Newfoundland & Labrador	Motor Registration Division Department of Government Services PO Box 8710 St. John's NF A1B 4J5	(709) 729-4834	www.gs.gov.nl.ca/drivers.html
North West Territories	Government of NWT Department of Transport 5003 – 49th Street, Yellowknife NWT X1A 2L9	(867) 873-7487 Fax: (867) 669-9094	www.gov.nt.ca/
Nova Scotia	Nova Scotia Registry of Motor Vehicles 300 Horseshoe Lake drive Bayers Lake Business Park Halifax, NS B3S 0B7	(902) 424-5851 Toll Free in NA: (800) 898-7668	www.gov.ns.ca/snsmr/access/drivers.asp
Nunavut	Motor Vehicles Division Department of Economic Development & Transportation Box 1000 Station 1575 Iqaluit, NU X0A 0H0	Toll Free: (867) 975-7800	https://www.gov.nu.ca/motor_vehicles
Ontario	Ministry of Transportation Licensing Admin. Office 77 Wellesley Street West Ferguson Block, 3rd Floor Toronto, ON M7A 1Z8	(416) 235-2999 Toll Free: (800) 387-3445 Fax: (416) 235-4414	www.mto.gov.on.ca/english/dandv
Prince Edward Island	Prince Edward Island Depart. of Transportation & Public Works PO Box 2000 Charlottetown, PE C1A 7N8	(902) 368-5228 Fax: (902) 368-5236	https://www.princeedwardisland.ca/en/topic/roads-and-transportation
Quebec	Société de l'Assurance Automobile de Québec P.O. Box 19600, Terminus 333 blvd. Jean-Lesage Quebec, PQ G1K 8J6	Quebec, PQ: (418) 643-7620 Montreal, PQ: (514) 873-7620 Toll Free in PQ: 1 (800) 361-7620	www.saaq.gouv.qc.ca/

Province	Mailing Address	Phone Number	Internet Site
Saskatchewan	Saskatchewan Government Insurance (SGI), Licensing and Registration Services 2260 11th Avenue Regina, SK S4P 0J9	(306) 775-6900 Toll Free: (800) 667-9868	www.sgi.sk.ca/
Yukon	Gold Creek Building (Old Rogers Video Building) Unit A, 2251-2nd Avenue Whitehorse, Yukon Y1A 5W1	(867) 667-5315 Fax: (867) 393-6220 Toll Free: (800) 661-0408 ext. 5315	www.hpw.gov.yk.ca/
Transport Canada	Transport Canada Tower C, Place de Ville 330 Sparks St Ottawa, ON K1A 0N5	(613) 990-2309 Toll Free: (866) 995-9737	www.tc.gc.ca/

ROADWORTHINESS TEST/SAFETY

Cars more than three years old are required by law to pass an annual MOT (Ministry of Transportation) test. The test can be carried out by any authorized garage (MOT Testing Centre). A notice for renewal will not be provided and is your responsibility to remember the anniversary of renewal. For more information on the MOT, please refer to the following website:

- www.gov.UK./getting-an-mot

CAR INSURANCE

Your car will require car insurance. Please note that in the UK the vehicle is insured and not the driver. There are many different options with different levels of coverage. Two possible companies to look into are:

- *Towergate Insurance (www.towergateinsurance.co.UK.) as they are familiar working with Canadian Forces members.*
- *Geico at RAF Lakenheath - Building 957, Room 213 and 215- Phone: 01638-533400 (www.geico.com/about/contactus/overseas-locations/)*

**If you are travelling outside of the UK with your personal vehicle, it is strongly recommended that you check with your insurance provider to ensure that you have valid coverage for all countries you intend to visit. Some insurance will cover you within the EU; however, it is important to note that some countries in Europe (i.e. Switzerland) are not part of the EU. It is also possible that your car insurance may not cover drivers who do not

have their own car insurance within the UK (i.e. visitors from Canada). Don't assume you're covered.

Automobile insurance in the UK is expensive. Discounts are available based on the number of years that you have been claim free. It is therefore, extremely important that you bring a letter from your Insurance Company (not your agent) certifying the number of years that you and your dependents have been claim free and the date that the policy was ceased.

**Please note, you may also notice a spike in your car insurance when you renew for your second year.*

VEHICLE REGISTRATION

In order to register your vehicle, you will require the vehicle Registration Book or Log (V5C), evidence of ownership (receipted bill of sale), proof of insurance and your driver's license. If you are importing a Canadian vehicle, please contact the Movements Section for further information at CFSUEDetUKF&E@forces.gc.ca.

When bringing a Canadian spec vehicle into the UK, the law requires your vehicles to be registered for road use as soon as possible. Det. London Movement section will make the transport arrangements of your vehicle(s) to your home address. Please contact the Movement section upon your arrival in the UK for delivery instructions.

ROAD TAX EXEMPTION

The first year is exempt, but the second year needs to be paid. At that time, you need to send in all required original documents, which can take up to 3 weeks to process. Therefore, it is important to do so over a month in advance of annual MOT as you cannot get MOT done without confirmation of road tax payment.

Inquire about privileges for service members.

EMISSION STICKER

European Green Zones

Germany (58 zones), France (28 zones), Belgium (3 zones), Denmark (5 zones), and Austria (6 zones) have Green Zones and corresponding stickers. If you will be driving in the Green Zones of those countries, you may need a sticker for your car. You can order a sticker for your vehicle from the links in this website:

- <https://www.green-zones.eu/en/>

ITEMS IN YOUR CAR

You have a Reflective Safety vest in your MFS(E) Welcome Bag, which must be worn when your vehicle breaks down. This is also the case in Europe as the European Commission states "Drivers must wear a safety vest when outside a broken-down vehicle parked on motorways and roads in an area where stopping and parking are prohibited."

BIKING/MOPEDS/MOTORCYCLES

Bicycles

Overview (rules 59 to 82) Rules for cyclists, including an overview, road junctions, roundabouts and crossing the road.

<https://www.gov.uk/guidance/the-highway-code/rules-for-cyclists-59-to-82>

Cycling Courses

Transport for London offers an on-line Cycle Skills course for those who have just started cycling, or would like to brush up on their skills. Each of the 4 modules is less than 5 minutes, which provide helpful knowledge to those with an unfamiliar understanding of the road rules and how to cycle around the UK.

While many of the links are specific to London, lots of the course content is useful for anyone in the UK, such as the final module focuses on riding with a group of children. Plus, as an added bonus, when you complete the Cycle Course, you will receive a 15% off discount code for any of the Halfords brand of cycling equipment.

For more information, please visit: <https://cycle-skillsonline.tfl.gov.uk/>

Furthermore, for those who live in one of the 32 boroughs in London, you can take an in-person cycling course offered for free. For more information, or to search for a course near you, please visit: <https://cycle-skillsonline.tfl.gov.uk/>

Motorcycles, Mopeds and Motor Tricycles

There is a lot of information and resources that outline the different categories of motorbikes, taking tests, and learning to ride at: www.gov.uk/ride-motorcycle-moped

As a reminder, if you are importing a Canadian vehicle, please contact the Movements Section at Det London for further information: CFSUEDetUKF&E@forces.gc.ca.

PARKING

Unlike the UK, when traveling to Europe, you will most likely encounter the need for a “parking disk”. A parking disk is used to indicate your arrival time in a time-restricted free parking zone through display of a parking disc showing the time at which the vehicle was parked. A patrolling parking attendant can inspect the disc to check whether payment is owed. The system is common in Europe.

You will also find the regular “pay stations” which will either ask you to enter your vehicle plate number or give a ticket to display in your vehicle showing you have paid for your parking. Most stations are now cashless and can be paid via card or phone app.

Please, verify with your local council or borough if they have any directives in place regarding parking. Also, they may offer discounts to residents. The borough of Hillingdon, for example, has a free card scheme (“HillingdonFirst card”) that offers their residents discounts, which include benefits for parking. More about this will be discussed in the Entertainment and Leisure section.

TOLLS

When traveling, be aware of toll costs. To drive on the autoroutes of many countries you require a sticker (called a *vignette*) on your windshield. In Switzerland, the vignette is only available as an annual purchase. For Austria, you can purchase a 10-day, 2-month or annual vignette. In France, you will find toll booths on the autoroute. For some you pay a toll to go through the booth, for others you take a ticket and pay when you exit the toll road. The website www.viamichelin.com/ is an excellent resource for calculating toll costs before a trip.

REST STOPS

Known as Motorway Rest or Service Area, they are generally large developments in Britain.

Rest areas must provide at least the following facilities, 24 hours a day, 365 days a year, while complying with all current and future equality legislation:

- Free parking for up to two hours for all types of vehicles, including those making repairs;
- Free toilets and hand-washing facilities for all road users, with no obligation to make a purchase;

- Parent/carer and child facilities containing baby-changing amenities;
- Access to a signed, free, private breastfeeding area;
- Access to a cash-operated telephone (card phones alone will not suffice);
- A free picnic area, with at least 10 tables with seats for six;
- Free play area for children;
- Access for those carrying out duties for and on behalf of the Secretary of State for Transport.

For more information, please visit: https://motorwayservicesonline.co.uk/Rest_area

DRIVING SPEED

UK car speed limits are generally 30mph in urban areas (where there is lampposts), 60mph on main single-carriageway roads, and 70mph on dual carriageways and motorways. These are the general and known rules, which mean you may not see a speed limit sign on the side of the road! Speed limit signs will only be indicated on the side of the road if the recommended speed differs from these rules (ex.: construction zone, zone with reduced visibility, etc.). There are other exceptions, however, and speed limits may even depend on the type of vehicle. Always be mindful to look for the traffic signs in your community and when travelling.

For more information, please visit: www.rac.co.uk/drive/advice/legal/speed-limits/

Speed Cameras

Fixed speed cameras have a set trigger for catching people speeding; however, it is unconfirmed what most are set at so it's not worth gambling and assuming they give you 10% - never exceed the speed limit.

Mobile speeding cameras are operated by individuals, so it is up to their discretion to issue you a speeding fine - or worse - if you are over the legal speed limit.

The law states that you are liable for a speeding fine as soon as you exceed the limit, so if you're doing 31mph in a 30 limit or 71mph on a motorway, you're breaking the law and could receive a fine.

The National Police Chiefs' Council recommends giving drivers a so-called "10% plus 2" leeway, to aid police officers in using "discretion"; however, this is just a recommendation, not the law.

For more information, please visit: www.rac.co.uk/drive/advice/cameras/speed-cameras/

SAFETY BELTS AND CHILD SEATS

Using a child car seat or booster seat

In UK, Children must normally use a child car seat until they are 12 years old or 135 centimetres tall, whichever comes first. Children over 12 or more than 135cm tall must wear a seat belt.

The choice of the child car seat is based on your child's height and/or weight.

Please note that if you are travelling through Europe, these may not be the standards in other countries! (Ex.: Germany has a 12 years old AND 150 cm regulation, including when children are traveling in taxis). It would be wise to do your research prior to travelling.

Height-based seats

Height-based seats are known as "i-Size" seats. They must be rear-facing until your child is over 15 months old. Your child can use a forward-facing child car seat when they're over 15 months old.

You must check the seat to make sure it's suitable for the height of your child.

Only EU-approved height-based child car seats can be used in the UK. These have a label showing a capital "E" in a circle and "R129."

Weight-based seats

The seat your child can use (and the way they must be restrained in it) depends on their weight.

Only EU-approved weight-based child car seats can be used in the UK. These have a label showing a capital "E" in a circle and "ECE R44."

You may be able to choose from more than one type of seat in the group for your child's weight.

Child's Weight	Group	Seat
0kg to 10kg	0	Lie-flat or "lateral" baby carrier, rear-facing baby carrier, or rear-facing baby seat using a harness
0kg to 13kg	0+	Rear-facing baby carrier or rear-facing baby seat using a harness
9kg to 18kg	1	Rear or forward-facing baby seat using a harness or safety shield
15kg to 25kg	2	Rear or forward-facing child car seat (high-backed booster seat or booster cushion) using a seat belt, harness or safety shield

22kg to 36kg	3	Rear or forward-facing child car seat (high-backed booster seat or booster cushion) using a seat belt, harness or safety shield
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Manufacturers can now only make booster cushions approved as group 3. This won't affect any existing booster cushions in group 2, and you'll still be able to use them.

Fitting a child car seat

You must only use a child car seat if your car's seat belt has a diagonal strap, unless the seat is either:

- specifically designed for use with a lap seat belt
- fitted using ISOFIX anchor points

You must also:

- deactivate any front airbags before fitting a rear-facing baby seat in a front seat
- not fit a child car seat in side-facing seats

Children with disabilities or medical conditions

The same rules apply for children with disabilities or medical conditions, but they can use a disabled person's seat belt or a child restraint designed for their needs.

A doctor can issue an exemption certificate if a child is unable to use a restraint or seat belt because of their condition.

For more information, please consult: www.gov.uk/child-car-seats-the-rules

MOBILE PHONES

It's illegal to hold a phone or sat nav while driving or riding a motorcycle. You must have hands-free access, such as:

- a bluetooth headset
- voice command
- a dashboard holder
- a windscreen mount
- a built-in sat nav

The device must not block your view of the road and traffic ahead.

You must stay in full control of your vehicle at all times. The police can stop you if they think you're not in control because you are distracted, and you can be prosecuted.

The law still applies to you if you're:

- stopped at traffic lights
- queuing in traffic
- supervising a learner driver

When you can use a hand-held phone

You can use a hand-held phone if either of these apply:

- you're safely parked
- you need to call 999 or 112 in an emergency and it's unsafe or impractical to stop

Penalties

You can get 6 penalty points and a £200 fine if you use a hand-held phone when driving. You'll also lose your licence if you passed your driving test in the last 2 years.

You can get 3 penalty points if you don't have a full view of the road and traffic ahead or proper control of the vehicle.

You can also be taken to court where you can:

- be banned from driving or riding
- get a maximum fine of £1,000 (£2,500 if you're driving a lorry or bus)

For more information, please visit: www.gov.uk/using-mobile-phones-when-driving-the-law

DOGS

Rule 57 of the highway code states: "When in a vehicle make sure dogs or other animals are suitably restrained so they cannot distract you while you are driving or injure you, or themselves if you stop quickly. A seat belt harness, pet carrier, dog cage or dog guard are ways of restraining animals in cars."

For more information, please visit: www.highwaycodeuk.co.uk/rules-about-animals-other-animals.html

WINTER TIRES

Unlike parts of Canada, winter tires are not mandatory, let alone common in UK.

ALCOHOL AND NARCOTICS

Level of Alcohol	England, Wales and Northern Ireland	Scotland
Micrograms per 100 millilitres of breath	35	22
Milligrammes per 100 millilitres of blood	80	50
Milligrammes per 100 millilitres of urine	106	67

There are strict drink driving penalties if you are caught over the limit. You can view them at: www.gov.uk/drink-driving-penalties

You can't drive anywhere in the UK if you've been banned by any UK court because of drink driving.

For more information, please visit: www.gov.uk/drink-drive-limit

PEDESTRIANS

If your preferred form of getting around is on foot, remember that traffic will be coming from the opposite direction than you are accustomed to. You must learn to look right. Some intersections are marked with reminders. Pedestrians do not have the right of way except at junctions and "Zebra Crossings," which are marked with black and white stripes across the road and a flashing yellow light. As a driver, you must stop for pedestrians at these crossings. Pedestrians do have the right of way on pathways shared with cyclists, people riding a horse, or using a horse-drawn vehicle; however, you are advised not to obstruct the pathway for these other pathway users. The Highway Code Rules for Pedestrians can be found here:

- <https://www.gov.uk/guidance/the-highway-code/rules-for-pedestrians-1-to-35>

ROADSIDE ASSISTANCE

The Automobile Association (AA) and The Royal Automobile Club (RAC) are the two main automobile associations, similar to CAA, but a bit more expensive. Both offer emergency roadside service, at home service and other services depending on the package you choose. Check prices and be attentive to "occasional specials" offered through the media. Some insurance companies will add road side assistance coverage (or breakdown coverage) as

part of, or in addition to your insurance plan. It may be less expensive to purchase your membership online.

IF INVOLVED IN A CAR ACCIDENT

If you have an accident causing damage or injury you must give the following to anyone with “reasonable grounds for requiring them,” for example an insurance company:

- your name and address
- the vehicle registration number

You also need to give the owner’s name and address if the vehicle is not yours.

You must report the accident to the police within 24 hours if you do not give your details at the time of the accident.

You must also report the accident to your insurance company, even if you’re not planning to make a claim.

Accidents with uninsured motorists

You should tell the police if you have an accident with someone who’s not insured.

Your insurance company will also be able to give you more advice.

You might also be able to get compensation if you’re the victim of an uninsured or hit and run driver, which can be found at: www.gov.uk/compensation-victim-uninsured-driver.

For more information, visit: www.gov.uk/vehicle-insurance/if-youre-in-an-accident.

RESOURCES

Driving Terms

British	Canadian
Bonnet	Hood
Boot	Trunk
Caravan	Motor Home/Trailer
Diversion	Detour
Dual Carriageway	Divided Highway
Estate Car	Station Wagon

Fly Over	Overpass
Gearbox	Transmission
Indicator	Turn Signal
Kerb	Curb
Lay-By	Roadside parking for emergencies or taking a break
Lorry / HGVs	Large Truck/ Heavy Goods Vehicle
Motorway	Highway/Expressway
Overtaking	Passing
Pavement	Sidewalk
People Carrier	Van (with seats)
Petrol	Gasoline
Puncture	Flat Tire
Silencer	Muffler
Tail Back	A long queue of vehicles/traffic jam
Traveling Rug	Blanket
Van	Small Truck or van without rear seats
Verge	Road Shoulder
Windscreen	Windshield

RELIGIOUS SERVICES

ENGLISH LANGUAGE SERVICES IN THE AREA

Unlike the other OUTCAN locations in Europe, you don't have to worry about finding an English language religious service in your area. There are a few religious services offered in French in the UK. You can find a list by doing a quick internet search including your location.

If you are seeking complementary admission to Westminster Abbey or St. Paul's Cathedral for you and your immediate family members, please contact MFSE.UK@cfmws.com, and we will connect you with the point of contact at the Det.

AROUND THE HOUSE

ONCE YOU HAVE MOVED IN

Ask the landlord or letting agency to come in and show you all the gas shut offs, water shut offs, electrical panels and fuses, outside electrical outlets, and the location of the fuses for your large appliances and water boiler. Also ask them how to operate the heat and the heat timer, if your house has one, and anything else you can think of to help you become more comfortable in your new home.

For security reasons, if mail comes to your place through a door-mail-slot, it is a good idea to have a metal box on the inside, preventing people from peeking through the slot, or throwing anything through it. Those are available at local hardware store.

INSPECTION REPORT

Go through the house inspection report or inventory (which will be provided to you by your landlord or letting agency) very carefully and add anything that has not been noted. It is also strongly recommended that you take detailed photos or videos of the condition of the property upon move-in, as this could assist you during your move-out inspection prior to the return of your deposit. Anything that the letting agent/landlord feels is above normal wear and tear could be open to dispute at the end of your tenancy. Ensure that all property maintenance issues are documented, preferably via email so you have written documentation, and be prepared to negotiate expenses at the end of your tenancy.

INTERNET/TELEVISION/MOBILE PHONE

Most Canadians will use a mobile phone while in the UK. If your Canadian mobile works on a GSM network, you will be able to use it. A CRTC law bans cellphone unlocking fees and orders that all new devices be unlocked. Canadians no longer have to pay to have their cellphones unlocked. When your phone is unlocked you will be able to use it with any mobile company simply by switching the SIM card. There are many options to choose from; whether you are looking for a plan or for pay-as-you-go. Cheap basic unlocked phones can be purchased from ASDA or Tesco stores for approximately £10. It would be helpful to check the coverage in your area as not all locations within the UK have equal coverage and it can be sporadic, especially in rural areas. You may also have to contact your mobile service provider for a "home signal", which will enable you to use your mobile phone in your home if you cannot get a signal.

Popular Plans

Orange

O2

EE

Popular Pay-As-You-Go

Lebara mobile (4p/min Canada, 10 p/min UK)

Tesco

Three

*Note: Plans change frequently. Please contact companies for their best deals. Some companies require you to be a resident for three years to get a phone on a contract.

Landline Phones

If you elect to get a landline telephone, it is important to shop around. Unlike Canada, local calls are not free and not only phone companies provide service. Check the major grocery stores (ASDA or Tesco) and cable or satellite companies too.

Visit www.uswitch.com. Although it is a site set up to help people determine if there is another company giving cheaper rates than you already have, it will tell you names of companies as well as possible rates. British Telecom (BT) www.bt.com is the major phone service provider in the UK but not necessarily the cheapest. *TalkTalk* offers cheap calling within the UK and to Canada (www.talktalk.co.uk/shop/). You can get international calling cards that will allow you to call Canada for as little as £0.01 per minute.

Keep in mind that some companies will offer cheap rates for phone calls but will still require you to use another company, such as BT, for the basic rental of your phone line.

It is also possible to use a VoIP service, such as Vonage (www.vonage.co.uk) or Fongo (<https://www.fongo.com/>), which will use the internet to provide your phone service.

Television/Cable/Satellite

In the UK, **you must purchase an annual TV License** if you watch or record TV as it's being broadcast (this fee is reimbursed by the Det.). This includes the use of devices such as a computer, laptop, or mobile phone. It is a criminal offence to watch TV without a license and you will be subject to a hefty fine of up to £1,000 (plus legal fees) should you not have a valid license. Mobile detector vans roam communities doing random checks.

Where to buy a TV License

Online at www.tvlicensing.co.uk or by phone at 08702 416 468.

Check www.uswitch.com to determine what cable and satellite TV providers are available in your area. Some rural areas may not have access to cable TV. The most popular choices for cable and satellite are:

Virgin Media (cable) 08458 407 777

<http://shop.virginmedia.com>

Sky (satellite) 0800 800 759

<https://www.sky.com/tv>

Freeview 08708 809 980

www.freeview.co.uk

TVs

Please note that if you intend to bring your TV to the UK, not only is the electricity different, the type of television signal in the UK is different than in Canada (PAL vs NTSC). Check the specs of your TV (or with the manufacturer) to ensure it will be compatible in the UK.

Internet

You will likely find a difference in Internet capabilities in the UK. In larger centers, broadband may be available. In rural areas, where broadband may not be available you may be required to use a dongle. Dongles are small USB receivers for a wireless Internet signal (called mobile broadband). A few recommended Internet providers are:

Sky

TalkTalk

T-Mobile

BT

Virgin

3 (dongle)

A great online resource can be found at www.thinkbroadband.com, which has an up-to-date list of providers, their packages and client reviews.

While you are waiting for your Internet services to be connected, you can access pay as you go WI-FI at www.btopenzone.com.

Bundles

Just like in Canada, you may find that your Internet or telephone provider can offer you a discount if you bundle their services. Remember to check this out and also ask for a Military Discount as some companies do offer one.

Freeview

For those who would like television at no additional cost, purchasing a Freeview Cable box (from TESCO, ASDA or any other large box store) will allow you to view over 200+ television and radio stations with no monthly fees. Check out www.freeview.co.uk for more details.

ELECTRICITY

Electricity in Europe differs from electricity in Canada, in that the voltage is higher and the frequency is lower. In Canada our electricity is 110V 60Hz, while in Europe, they have 220-230V and 50Hz. Some electronics are not compatible with European power and require transformers, while others are dual voltage and only require a plug adapter.

To find out if an electronic is dual voltage, look for the electronic information on the product. This information is often found on the bottom or back of the product, or on its battery pack. If the input gives a range such as 100-240V 50-60Hz, then the product **is** dual voltage and works with both Canadian and European electricity. If the input does not give a range and only says 110V 60Hz, then it is **not** compatible with European electricity.

Dual Voltage

If your product is dual voltage, then all you need is a plug adapter in order to use it. Since the product is already compatible with the local electricity, all the adapter does is allow the prongs to fit the electrical outlets. If you use an adapter with a product that is not dual voltage, you will not only damage your product, but you may also cause electrical damage to the building.

Lamps are considered dual voltage; however, you will need to replace the light bulbs with European lightbulbs.

Single Voltage

If your electronics only says 110V 60Hz, then it is not compatible with European electricity. In order to use it while in Europe, you will need to use a transformer. Transformers convert

the local electricity to 110V 60Hz, so you are able to plug devices into it as if you were plugging them into a wall in Canada.



Most electronic devices have a prominent label that looks like this picture. On this device (a camera battery charger), you can see that after "Input" it says "110 - 240 volt", which means that it can be used with any voltage within that range, including the 110 volt standard in Canada or the 220-230 volt standard in much of Europe. All you'll need is a plug adaptor.



On this next label, you can see that this coffee maker is **NOT** dual voltage. It lists simply "120 volts". Other items may say "110" - anything in this range is a standard North American appliance. If you want to use something like this overseas, it will need to be on a transformer



In this image, you can see that some appliances have a switch for use between higher and lower voltages. This can be used overseas with only a **plug adaptor**, but don't forget to flip the switch!

Transformers

Transformers are created with different wattage ratings, so you will need to make sure you are using the correct wattage to handle what you are plugging into it.

The total wattage of appliances plugged into the transformer must be less than the wattage rating of the transformer. To find out the wattage of an electronic device, if it's not on the label, you can multiply the voltage of the item by the number of amperes (amps). For example, if the information on an item says 110V 60Hz 1A, you would multiple 110 (voltage) by 1 (amps) to get 110 watts.

There are also websites that have information on the approximate wattage of electronic and household appliances, for example,

- www.wholesalesolar.com/solar-information/how-to-save-energy/power-table

Research before choosing transformers. If in doubt, buy bigger. Some items (like TVs) need a big surge of power when switched on, so go with three times the wattage (a 500W appliance might need a 1500W transformer). Items that produce heat (iron, hair dryer) will require more wattage.

Transformers that do not have an ON/OFF switch, or have a switch and are turned on, will consume energy while plugged in, even if you do not have an appliance plugged into them. Therefore, you should always keep your transformers off or unplugged when not in use.

As part of your furniture claim, you can purchase and claim 50% of the cost of up to four transformers.

UTILITIES

The main difference in the use of utilities in the UK is that a vast majority of companies do quarterly billing. You will likely receive a bill four times per year.

Our suggestion is to ask a neighbour or your landlord which utility companies they use/recommend.

Often, utility contracts are automatically carried over from tenant to tenant when moving into a rental unit. This means you must call the utility company and cancel the contract yourself (if you'd like a different supplier). Make sure you take a gas, electricity and water meter reading before you move in to ensure that these match what the utility company has on record. This should be done on move out as well, and ensure that the letting agency contacts the companies to advise them of the final reading and that you are no longer the occupant of the property.

If your home has an oil tank, ensure that the amount of oil in the tank is recorded on your inventory/inspection list upon move in and that you double check that it is correct.

APPLIANCES

The plugs on small appliances sold in British stores have plugs with fuses. A new law has required manufacturers to put these on. Refrigerators are generally smaller than we are used to in Canada. Purchase cost of a new refrigerator is around £200 and a combined refrigerator/freezer is from £300 to £500. If "opting-in" to the rent share, Canadians rent all of their appliances (this covers fridge/stove, washer/dryer, freezer – excluding dishwashers), which alleviates any problems of disposing of the appliances upon return to Canada. You may also be eligible for a small appliance subsidy through the Det (speak to Det staff for more information on this and the difference between "opting-in" and "opting-out").

Washers and Dryers:

Washing machines and dryers are small by Canadian standards and generally take over an hour per load. Both may take a maximum load of 10 lbs., which is about half of the normal load in Canada. Washers may be front loading, operate on a tumble system rather than an agitator and use cold water, which heats inside the machine (rather than filling with hot water first).

Dryers can be either condensing (you must manually empty a water tank) or vented (like most Canadian dryers). Be sure to read your manuals to find any differences. In smaller houses and flats, you may find that you have a combination washer/dryer machine, which does both the washing and drying. Please note that these are not very effective as dryers (by Canadian standards) and that you will likely have to hang your clothes to dry even after using the dryer function. Clothes lines and hanging racks over radiators are commonly used to reduce the cost of using electricity and as an alternative to drying clothes in a dryer.

Dishwasher

Many dishwashers require dishwasher salt to stay in working order. The salt goes in the bottom of the appliance, usually a screw lid. You will also likely need a dishwasher rinse aid. It usually goes in the door next to the detergent compartment. Your dishwasher should be run with a dishwasher cleaning product (descaler) periodically. Please note that the salt for the dishwasher is not the same as the salt for water softeners (many homes have water softening systems so this is important to note). Please note that hard water and ensuing limescale can really be a problem and difficult to remove if you are not doing regular maintenance to deal with it without letting it build up.

Other appliances

Some suggested cleaning products:

- *Washing machine – Use Calgon or Dettol to prevent lime build up*
- *Iron – use distilled water, as tap water will cause lime build up (or even iron water, which is widely sold in all grocery markets in the cleaning products aisle)*
- *Kettle – descale regularly using a descaling product or use filtered water*
- *Lime scale remover wonder product – Viakal (use in showers, bathtubs, and kitchen sinks/counters)*
- *All- purpose cleaner – Flash, Dettol, Cif*

BBQs

Upon arrival in the UK, you will have to purchase an adapter at a US BX or a garden centre in order to connect to the UK propane tanks.

You will also have to pay a deposit for a BBQ propane tank. They come in 2 sizes – 5 kg and 13 kg called patio gas bottle (note that the 13KG might not fit under your North American BBQ as they are much higher). For more information, visit <https://shop.calor.co.uk/all/gas-bottles/propane-gas-bottles.html>.

BEDS

You should note that sizes of beds and bedding differ between Canada and Europe. It may be helpful to purchase extra bedding prior to your move, or you may find that you have to have it shipped from Canada. If you plan on purchasing a bed while you are in the UK, do your research to ensure you will be able to find bedding that will fit upon your return to Canada.

WATER QUALITY

Tap water is safe to drink. However, the water tends to be hard; therefore it helps to use filtered water (ex.: Brita™) for kettles, coffee pots, and irons.

You'll also notice that because the water is harder here than in Canada, it is very common for the water to leave marks on glass in the shower, or even on glass dishes in the dishwasher.

GARBAGE AND RECYCLING

Please check with your local council for collection information.

They will also provide you with a breakdown of what is considered garbage vs recycling in your area. Plus, most councils will provide you with compost bins and both bags for compost and recycling.

METRIC CONVERSION

Oven Temperature

Celsius	Fahrenheit	Gas Mark	Description
110	225	¼	Cool
120	250	½	Cool
140	275	1	Very low
150	300	2	Very low
160	325	3	Low
180	350	4	Moderate
190	375	5	Moderate/hot
200	400	6	Hot
220	425	7	Hot
230	450	8	Very hot
240	475	9	Very Hot

Cup & Spoon Equivalents

¼ cup = 60 ml	1/8 tsp = 0.6 ml	1 tbsp = 15 ml
1/3 cup = 80 ml	¼ tsp = 1.3 ml	2 tbsp = 30 ml
½ cup = 120 ml	3/8 tsp = 2 ml	3 tbsp = 45 ml
2/3 cup = 160 ml	½ tsp = 2.5 ml	
¾ cup = 180 ml	1 tsp = 5 ml	
1 cup = 240 ml		
1¼ cup = 300 ml		
1½ cup = 360 ml		
2 cup = 480 ml		
3 cup = 720 ml		

Weight

10 gr	$\frac{1}{4}$ oz	400 gr	14 oz
25 gr	1 oz	450 gr	1 lb
50 gr	$1\frac{3}{4}$ oz	500 gr	1 lb 2 oz
100 gr	$3\frac{1}{2}$ oz	700 gr	$1\frac{1}{2}$ lbs
200 gr	7 oz	750 gr	1 lb 10 oz
250 gr	9 oz	1 kg	$2\frac{1}{4}$ lbs
350 gr	12 oz		

EMPLOYMENT

WORKING FOR MILITARY FAMILY SERVICES (MFS) OR PERSONNEL SUPPORT PROGRAMS (PSP)

If you want to [apply to work for MFS and PSP while in Europe](#), you should bring the following information with you. It will be required to process your file to obtain the required security clearance to work in Europe. Having this information at your fingertips will speed up the hiring process:

- *Copy of passport, SOFA, or VISA stamp (some of those, you will get in Europe)*
- *Another form of government (federal or provincial) photo ID (birth certificate, Driver's Licence, etc.). If Gov't photo ID is not available a 3rd piece of photo ID (such as student ID) must be provided*
- *Five years of resident addresses along with proof (mail, bill, T4, etc.). The dates must be five years from the date of filling out the form. (ex: 24 Oct 2018 back to 24 Oct 2013)*
- *Proof of relevant education and professional qualifications (transcripts, diplomas, etc.)*
- *Proof of previous employment (back 5 years), (work agreements, T4s, etc.)*
- *Two References (names and addresses at least – reference letters are good to have as well)*

SPOUSAL/DEPENDENT EMPLOYMENT ASSISTANCE AND EDUCATION

Our Education, Employment and Training Program Coordinator creates and delivers programs such as the Youth Employment Preparation and the Adult Employability Programs. The coordinator also offers employment and training assistance to working age youth and adult family members. These services include; job search information and tools, career related training and programs, and one-on-one employment assistance (resume writing, cover letter, interview skills).

For information regarding education or employment please contact the MFS(E) Education, Employment and Training Programs Coordinator at:

MFSE.EmploymentEducationTraining@cfmws.com

Spouses and Common-Law Partners are also entitled to reimbursement for employment-related expenses under the terms and conditions established in Foreign Service Directive (FSD 17). Find out more information from DND here:

<https://www.canada.ca/en/department-national-defence/corporate/policies-standards/compensation-benefits-instructions/chapter-10-foreign-service.html#sec-10-13-01>

Eligible expenses include professional association dues in Canada, attendance fees for conferences and trade fairs, and professional preparation of a curriculum vitae. For more details on other eligible expenses, please head read FSD 17 at:

www.njc-cnm.gc.ca/directive/d112/v249/s710/en#s710-tc-tm_2_2

JOB POSTINGS

Civilian employment opportunities are published regularly on the CAF Connection Website:

- <https://cfmws.ca/europe/civilian-employment-in-europe>

LOCAL EMPLOYMENT

Thanks to SOFA, most spouses of CAF members living in the UK are permitted to work. When you clear into the Det, make sure your passport is stamped with the SOFA stamp (and that UK customs didn't stamp your passport with "ineligible to work"). This info must be obtained before entering the UK.

* Your SOFA stamp/dependent status does not confer the right to be employed on the economy. This is entirely a matter for the host nation to decide and it is an individual's responsibility to seek permission from local authorities. The host nation embassy or high commission in Canada may be able to assist before departure or upon arrival; consult the appropriate department of the host nation government. For questions regarding your SOFA stamp, please reach out to +cfsuedetukor@forces.gc.ca.

As mentioned earlier, there is a Tax Treaty between Canada and the UK. This convention is for the avoidance of double taxation and the prevention of fiscal evasion.

National Insurance (NI) Number

Anyone working in the UK (for a UK organization) must also have a National Insurance (NI) Number (www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-numbers). This number is similar to the Social Insurance Number in Canada. It is used as a unique reference by HM Revenue and Customs (for tax purposes). Please note

that it can take up to 16 weeks to receive your number, so if you are anticipating working in the UK, you should apply as soon as you have your address and phone number available.

If you are looking for Employment on the UK economy these sites may help:

- www.reed.co.uk
- www.indeed.co.uk
- www.monster.co.uk
- www.totaljobs.co.uk
- www.jobsite.co.uk
- www.jobs.co.uk

ADULT EMPLOYABILITY PROGRAM

If you will be looking for employment when you return to Canada, MFS(E) can help you to be well prepared through our Adult Employability Program. Through participation in a series of virtual workshops, you can receive help creating a strong resume, cover letter and career portfolio as well as learn and practice interview techniques. To learn more, please reach out to: MFSE.EmploymentEducationTraining@cfmws.com.

VOLUNTEERING

An OUTCAN posting is a good opportunity to get involved with your community. Volunteer work not only helps support other CAF families and provides social networks and personal satisfaction, but it can help build your skill set and improve your resume.

CRIMINAL RECORD AND VULNERABLE SECTOR CHECK

Depending on what you would like to do in the UK, a valid Criminal Record Check may be beneficial in terms of local employment or volunteering. More information on Criminal Record Checks can be found at: www.rcmp-grc.gc.ca/en/criminal-record-checks

If individuals wish to volunteer with persons in the vulnerable sector, they will most likely need to complete a Vulnerable Sector Check. An example of the Vulnerable Sector Check is outlined on the Ottawa Police website: <https://www.ottawapolice.ca/en/reports-and-requests/police-record-checks.aspx>

YOUTH EMPLOYMENT PREPARATION PROGRAM

The Youth Employment Preparation (YEP) Program provides real-life workplace training and employment opportunities to the youth of the CAF members and Canadian Forces support personnel posted in Europe. YEP aims to assist youth between the age of 15 and 21 who are

pursuing full-time studies to gain the knowledge, skills, and experience to make a successful transition into the labour market. For more information on this program, see:

- <https://cfmws.ca/europe/youth-employment-preparation-program>

EDUCATION

SCHOOLS

Local Schools

The schools in Britain usually have 3 terms: Sept-Dec, Jan-Apr, Apr-July. For each term there is a week-long half-term break, as well as a break for the Holidays in December and a 2-week break around Easter.

Please note that UK international schools might only have 2 terms (ex.: August-January/January-June) and breaks may differ. Also, not all counties have the same school term and half-term dates. To find out your local school term and holiday dates, enter your post code on the following website:

- www.gov.UK./school-term-holiday-dates.

Due to this, there are very few long weekends (2 in May). In England, you are required by law to make sure your child begins education from the beginning of school term after he or she turns 5 years old. However, children normally start Reception class in a state school from September after their 4th birthday. Children are placed in "years" (grades) based on age. In England, repeating a year is very uncommon and schools cannot require that students repeat a year without parental consent. For further information on the National Curriculum and school "years," please refer to the following website:

- www.gov.UK./national-curriculum/overview.

Usually, students wear uniforms to school. The colours tend to vary from school to school. Most schools sell book bags, sweatshirts, and polo shirts with the school's crest. Uniforms may be purchased fairly inexpensively at any of the local department stores and some schools have second-hand uniform sales. School supplies are provided by the school, so there is no need to purchase pencils, paper, etc.

There are different types of schools in the UK (faith schools, free schools, academies, etc.) and more information on school types can be found here:

- www.gov.UK./types-of-school

It is also important to note that you must apply for a place at both primary and secondary schools. More information about applying to school can be found here:

- www.gov.UK./browse/education/school-admissions-transport

OFSTED is the "Office for Standards in Education, Children's Services and Skills." They inspect and regulate services that care for children and young people (i.e. pre-school,

primary school, secondary school). Their website is found here:

<https://www.gov.uk/government/organisations/ofsted> and you can also look into the performance of schools in your area.

If you have children, it is important that you connect with Children's Education Management +CFSU(E) CEM@FE CFSUE@Niederheid, DE P-SFK.76ECEM@forces.gc.ca before you make your decision.

The paper, binders, and workbooks are different sizes than in Canada. It is better to buy them on site if needed.

For children in school age and competitive sports, it is often necessary to join a local club to compete at a high level. Sports in school is not as highly competitive and organized as it is in Canada.

Department of Defense Education Authority (DoDEA)

DoDEA, as one of only two Federally-operated school systems, is responsible for planning, directing, coordinating, and managing prekindergarten through 12th grade educational programs on behalf of the American Department of Defense (DoD). DoDEA is globally positioned, operating 163 accredited schools in 8 districts located in 11 foreign countries, 7 states, Guam, and Puerto Rico.

You can search the website of DoDEA for schools in the U.K, depending on where you live: www.dodea.edu/schools.cfm .

International Schools

If you are interested in learning more about the International Schools, it is important that you connect with Children's Education Management +CFSU(E) CEM@FE CFSUE@Niederheid, DE P-SFK.76ECEM@forces.gc.ca

CHILDREN'S EDUCATION MANAGEMENT (CEM)

For school-age children and benefits associated with university-aged dependent children studying in Canada, please contact the Children's Education Management Office at: CEMGEE@forces.gc.ca.

SCHOLARSHIP AND BURSARY INFORMATION

A variety of scholarships and bursaries are available to serving and former Canadian Armed Forces members and their families. These scholarships and bursaries are funded by educational institutions, government partners and charitable organizations and are not administered by MFS(E). More information can be found here:

- www.cfmws.com/en/SupportOurTroops/Programs/Documents/Scholarship_e_FINAL_25%20Mar%2013.pdf

The European Fund (EF) Academic Program is established to recognize the academic accomplishments of students graduating from high school who are dependents of European Fund Members and to encourage students to continue towards post-secondary studies. All students accepted and attending a recognized post-secondary institution will receive €500.

- <https://cfmws.ca/europe/european-fund-academic-program>

POST-SECONDARY EDUCATION

An OUTCAN posting can be an ideal time to continue your education, whether through part-time or full-time studies, working towards a degree or certificate, for professional development or taking a special interest course for fun. Studies can be done in person at local colleges and universities or on-line through a variety of institutions.

If you plan on studying with a local university or college, be aware that Canadians may have to pay overseas (international) student fees and these fees can be double or triple what a local student will pay. Check with the institutions to see if part-time studies lower these fees.

Local Institutions

The Canadian Information Centre for International Credentials (<http://cicic.ca>) can provide you with information related to Canadians studying abroad or returning to Canada with foreign credentials.

If you are looking to continue a degree that you started in Canada, transferring credits or studying on a Letter of Permission from your Canadian university can be challenging due to differences in the educational systems. Do some research into programs available at your local universities and colleges, attend open days, and connect with their international admissions department to see what options are available to you. Your Canadian university may also have information about studying abroad.

If you choose to pursue an educational program locally and intend to use it professionally, you must ensure that it is an accredited program and your diploma/degree will be

recognized in Canada. If there is a governing body for your line of work in the province you will be returning to (i.e. teaching, nursing, accounting) you should check with them to determine how they view foreign qualifications. If you plan to continue with higher education upon returning to Canada, you may want to contact the Canadian institution you are interested in attending in order to see how they will assess your foreign education.

Distance learning in your local community may be available; however, if distance learning is your desired method, it may be easier (and cheaper) to go through a Canadian institution.

Canadian Institutions

Many Canadian universities and colleges offer distance education programs. The delivery of these programs can vary based on the institution or field of study, for example, some programs are offered completely online, some may require you to have proctored exams, while others may require you to visit the institution in person periodically.

When choosing a program, it is important to make sure that it is offered through a recognized, authorized, registered and/or licensed educational institution.

To check the current status of an institution you can use the following search tool:

- www.cicic.ca/868/Search-the-Directory-of-Educational-Institutions-in-Canada/index.canada

For more information on this directory please visit:

- www.cicic.ca/871/Read-more-information-about-the-Directory-of-Educational-Institutions-in-Canada/index.canada

ENTERTAINMENT & LEISURE

There is something to suit everyone's idea of fun in the UK! Here are just a couple of ideas of what to do in your spare time:

- *Amusement and theme parks are very popular in the UK and there is a huge variety to choose from. Check out www.themeparks-uk.com.*
- *For ideas on what to do with the kids, www.dayoutwiththekids.co.uk has lots of ideas of both indoor and outdoor activities for the whole family to enjoy.*
- *The National Trust is an organization that preserves and protects historical homes and gardens around the UK. Visit www.nationaltrust.org.uk for a list of their locations and suggested day-out itineraries in your area.*

**note that if you already have an existing membership to National Trust for Canada, that membership should allow you entry into National Trust sites (some fees may apply).

- *English Heritage protects and promotes England's historical environment: <https://www.english-heritage.org.uk/>.*
- *Finally, be prepared for the possibility of having some added responsibility in hosting and/or attending functions where, official or not, you are perceived as representing your country. Bring your Canadiana, your Thanksgiving napkins (Thanksgiving is not celebrated in the UK), hockey jerseys, and a Canadian flag.*

FAMILY LIFE AND RECREATION

Connecting with others:

www.meetup.com/ - This website is a great way to meet people who have similar interests in your new community. You can find groups that cover anything and everything – walking, dog walking, expats, expat spouses, North Americans, Canadians, book clubs, live music, yoga, arts, pub nights, open mic, choirs, sporting activities etc. You just need to create a profile and then search to find the groups that are of interest to you.

www.facebook.com or www.twitter.com - There are a number of groups that may be of interest to you. Canadians in the UK, Spouses of OUTCAN Canadians, London Expat Canadian Meetup Group, Canadians in OUTCAN in UK & Remote etc. Some are private groups where you need to search to find them, be accepted/referred to belong and others are open. There are good tips and tricks on adapting to life in the UK, opportunities to meet up with other Canadians and updates from what is happening back home.

www.canadainternational.gc.ca/united_kingdom-royaume_uni/media/newsletter-canada_plus-bulletin_nouvelles.aspx?lang=eng

High Commission of Canada in the UK – You can check the website for activities that may be of interest and sign up for their newsletter.

<https://www.expatica.com/uk/directory/moving/expat-groups-clubs/> - Many communities have a social club or women's club open to locals and expats that may be of interest. It is an opportunity to meet new people, learn about the local community and explore your new community. The groups typically support a local charity, have regular meetings and outings and can offer activities for parenting, bridge, walking, cooking, professional development etc.

The base near you may also have a community of spouses led by British spouses or NATO spouses. If there isn't one already set up, you could get information from other areas about

what they do with their spouses to stay connected, share information and welcome new community members.

www.militarywiveschoirs.org/ - Some spouses have joined the local Military Wives Choir, which is a great way to meet other military spouses and see some interesting places.

<https://www.ramblers.org.uk/> - Walking clubs are a great option for the whole family and are very popular throughout the UK. Exercise, fresh air, new spots to check out and a chance to meet new people.

The HIVE - for people who are posted to a UK base serving in a UK position or as NATO personnel, you may have the ability to access services through the UK's equivalent of the MFS.

LOCAL "FIRST" CARD

Once you are settled in your local community, it might be a good idea to look into if your council has a card like this you can apply for:

<https://archive.hillingdon.gov.uk/hillingdonfirst>

It will allow you to receive discounts at local business, as well as possibly free parking in certain areas.

CINEMAS

You can find a theatre near you by searching each of their sites:

www.cineworld.co.uk/#/

www.odeon.co.uk/cinemas/

www.myvue.com/

In some rural locations, you may have a local cinema or a smaller scale chain, such as Merlin Cinemas: www.merlincinemas.co.uk/

When in doubt, you can simply Google, "cinema near me."

CONCERTS

Depending on where you live and the type of music you like, you will have the opportunity to enjoy some world class festivals in the UK. These types of concerts range from shows at Hyde Park in London to the famous Isle of Wight Festival, or even Festivals further north towards Leeds.

SPORTS & ATHLETICS

Here is a look at the top five sports in the UK: <https://sport-travel.com/the-top-five-sports-in-the-uk/>.

While you are posted here, you may have the opportunity to see a Premier League football match, Six Nations Rugby match, a tennis match at Wimbledon, or even a race at the Royal Ascot (www.ascot.co.uk/).

DINING OUT

Tipping

Generally speaking, tipping is not as common in the UK as it is in Canada. However, a gratuity or service charge of 10% is often included in a restaurant bill. You can request to have this removed.

SHOPPING

GENERAL SHOPPING TIPS

Local Store Hours/Sunday/Holiday Shopping

If a business is open on Sunday, there are reduced hours of operations for most businesses. Also, please check on-line or call the location you would like to visit, since some businesses are closed during a weekday.

Public Washrooms

Unlike mainland Europe, most public washrooms are free of charge to access in the UK.

Shopping Bags

Most grocery stores will charge you for purchasing a plastic bag. There are some companies that will replace your bag, in the event of wear and tear.

GROCERIES

- *Tesco*
- *Sainsbury's*
- *Waitrose*
- *Morrisons*
- *Iceland*
- *Ocado*

Online grocery shopping is very popular and easy!

Cooking and Baking

Most products you are familiar with at home will have a similar product here. Some common descriptions of baking products are included below.

Flour & Other Dry Ingredients

There are a number of different types of flour in Britain, so make sure you read the label carefully.

Plain Flour	Similar to all-purpose flour
Superfine Plain Flour	This light, white flour is used in British recipes for baking cakes
Self-Rising Flour	Flour that includes baking powder
Strong Flour	This is used to make breads and puff pastry
Malted Wheat Flour	This flour has a distinctive texture, nutty flavor and is brown in colour
Wholemeal Flour	This is whole grain flour for baking and breads
Baking Powder	Is chemically different from Canadian baking powder and will require more British baking powder to achieve the same effect in your recipes

Sugars

There are quite a variety of sugars to choose from with excellent baking results. Enjoy trying new sugars in your old favourite recipes.

Granulated	Use as regular sugar
Caster Sugar	Super fine sugar
Demerara	Coarse, brown, crunchy sugar
Muscovado	Comparable to the US style of brown sugar
Vanilla Sugar	Flavoured with a vanilla bean pod
Icing Sugar	Confectioner's sugar
Treacle	Black treacle is similar to fancy molasses

Creams

Single Cream	This has 18% butterfat and is slightly thicker than Half.
Double Cream	This has 48% butterfat and is used to pour over fruits and desserts.
Sour Cream	This has 18% butterfat and is a bit thinner than the US counterpart.
Crème Fraîche	Crème Fraîche is less sour and a bit thicker than UK sour cream.
Whipping Cream	This has 40% butterfat and is suitable for recipes that call for either heavy or whipping cream.
Clotted Cream	This has 55% butterfat. It is a delicious alternative to butter on scones.

GENERAL SHOPPING

Department Stores

- *Debenhams*
- *John Lewis*
- *House of Fraser*
- *Marks and Spencer*
- *Primark*

Pharmacies

- *Boots*
- *Superdrug*

Home Electronics and Appliances

- *Currys*
- *PC World*

Homeware and Hardware

- *Homebase*
- *Wickes*
- *B&Q*

Car Accessories

- *Halfords*

Coffee Shops

- *Costa*
- *Café Nero*
- *Starbucks*

Bookstores

- *Waterstones*
- *WHSmith*

Toys

- Hamleys
- Smyths

Other

- ASDA (Walmart equivalent)
- Hobbycraft (similar to Michaels)
- Costco* Canadian membership can be used in UK.
- Harrods

American Facilities Shopping

- RAF Croydon – (Near Oxford) limited shopping for department store but large grocery store.
- RAF Lakenheath – (Near Bury St Edmund) offers all your shopping needs and large grocery store and electronics. www.lakenheath.af.mil/
- RAF Mildenhall – (Near Bury St Edmund) offers limited groceries but large department store for toys, seasonal and sports goods. www.mildenhall.af.mil/
- RAF Alconbury- (Near Cambridge) limited shopping for department store but large grocery store www.rafalconbury.com/
- Visit www.commissaries.com/ and www.shopmyexchange.com for more information on all these USAF facilities.

CLOTHING SIZES

Clothing and shoe sizes may be shown in US, UK or European sizing. Generally speaking, most male clothes fit one size bigger here than our sizes back home.

You will easily find all size conversions for men, women and children on Google or on Shoe Size & Clothing Size Charts | Calculator.com.my

You'll also probably find that the washing instructions are mostly symbolic and may be different from what you were used to in Canada. For an explanation of the symbols, go to www.textileaffairs.com/.

VAT FREE SHOPPING

When clearing into the Det, the Orderly Room will provide you with lots of information in terms of what is claimable as a “durable good” and the process to do so each quarter.

LOCAL SERVICES

DRY CLEANING

Generally, you won't have to look far to find a dry cleaner in your local area. They are usually operating with a tailoring service within the store as well.

LIBRARY

Please find a local library near you by visiting: www.gov.uk/local-library-services. Free membership is available in England and Wales only. For access to public libraries in Scotland, head to <https://www.mygov.scot/public-libraries> for more information.

CHILDCARE

Childcare (aka childminding) in the UK can be a struggle for parents with children not registered in school. There are likely to be nurseries and childminders available within your local area. Doing your research for available space is crucial if you plan on having your children cared for outside the home. Ask a friend, a colleague or a neighbour for a recommended child care provider.

Due to MFS(E) UK being a virtual centre, we do not provide any localized childcare. We would, however, assist with finding resources and childcare options in your area.

Some websites which may be helpful to locate appropriate childcare are:

- *Tinies Nanny Agency – available across the UK. Registration is free. Visit www.tinies.com for more information.*
- *Sitters Babysitting Agency – available across the UK. Quarterly membership fee for access to service. Visit www.sitters.co.uk for more information.*
- *In the UK, 3-4 year olds receive 570 hours of free early education (pre-school), this can be claimed after your child turns 3 and more information can be found here: www.gov.UK./free-early-education.*

- *State schools rated Good and Outstanding (as per OFSTED) can be difficult to get in to. When house hunting, it is important to consider the catchment area of the schools in your neighborhood. Siblings of children already in a state school get first priority for state-funded nursery spaces and these are highly sought after. If you have questions about schooling, please contact us and we will put you in touch with a family who is able to provide detailed information about their experience with the local school system.*

Babysitters

There is no legal minimum age in the UK for someone to be a babysitter; however, the NSPCC (National Society for the Prevention of Cruelty to Children), recommends that no one under 16 years of age should be left alone to look after young children. If someone under 16 is looking after a child, the parent or guardian, and not the babysitter, remains legally responsible for the child's safety.

While there is also no legal minimum age for children to be left at home alone, the NSPCC advises that most children under 13 are not mature enough to cope in an emergency and should not be left alone for more than a very short while.

Your Family Care Plan

You will be required to complete a CAF Family Care Plan form, likely during your in-clearance. The form identifies all family members, any health concerns or special care needs, as well as the person(s) you have selected to be emergency care givers. This form ensures that you have a plan in place to care for your family in the event of an emergency callout, illness, accident or planned deployment. This form is updated annually by the CAF member. It is very important to have a current, local contact on file. If caregiver information was not known or could not be provided during your in-clearance, please remember to contact the Orderly room to update this information once you have identified an emergency contact in your community.

For more information, contact the Orderly room at the Detachment. Please ensure that MFS(E) has permission to access this document if you wish our assistance in case of an emergency. If you require any assistance completing your Family Care Plan, or have any questions about the form, please feel free to contact MFS(E).

Your local MFS(E) Centre has a list of Family Care Plan Volunteer Caregivers who may be able to help assist you. Please contact MFSE.UK@cfmws.com if you'd like to be a volunteer, or if you are in need of caregiver assistance.

Emergency Child Care Plan

Aside from the DND mandated Family Care Plan, MFS(E) recommends each family to also complete an "Emergency Child Care plan" to be shared with your local MFS(E) support team. In the event that an emergency occurs, this tool will help us to provide relevant information about your child to an appointed caregiver. More information is available at: <https://cfmws.ca/europe/emergency-child-care-services-in-europe> or you can contact your MFS(E) team.

PET CARE

Veterinarians

The following website, www.any-uk-vet.co.uk, can be used to locate a veterinarian in your area.

Boarding Kennels

There are many boarding kennels all over the UK for your pets when you travel. Please do your research and contact some in advance so you may check out their facilities and make sure your furry animal friend will be well looked after during your holiday! Always feel free to ask fellow Canadian families in the area as well who they have used in the past and see if they have any recommendations.

IN CLOSING

Your posting to Europe may be one of the most memorable postings you will experience with the Canadian Armed Forces. This experience comes from a combination of your outlook on life, your specific location and your family dynamics. While some revel in relaxed weekends roaming their local area, others are perpetually traveling to various locations otherwise too far or too expensive to discover from Canada.

Through it all, MFS(E) is here to assist you to maximize the good times and overcome any bumps along the way. Our focus is on virtual programming, email and telephone contact and on informational mailings. This may be different from what you are used to, but support is very much available to you.

This Handbook is a special tool designed with you in mind. You may be surprised at the cultural differences upon first arrival. This guide is set in place to assist you in understanding some of the differences.

We have a Military Family Services Europe Facebook page, so please take a moment to follow and “like” the page. It helps get everyone in touch and keep up to date on upcoming events and programs.

We also welcome any recommendations to improve this guide. It is your input that helps us to better serve you. We wish you a pleasant posting and we look forward to meeting with you at any of our organized events or programs, or online during one of our virtual programs. Remember, we are only a phone call or email away.

Welcome!

MFS(E) Staff, Advisory Committee & Volunteers



DISCLAIMER:

Since policies and guidelines are constantly evolving, please be sure to do your own research and consult the most up-to-date resources. Policies and procedures may have changed since this document was created and updated.

We thank you for your cooperation and attention.

USEFUL TRANSLATIONS & PHRASES

UK SLANG/LINGO

British	Canadian
A-Levels	More advanced than O-Levels. Students take 3-5. Four are required to enter university.
Astonishing	Cool or nice
Bar (In Hotels)	Cocktail Lounge
Barrister	Lawyer
Bath	Bathtub
Bathing Costume	Women's Bathing Suit
Bird	Girl or chick
Blowy	Windy
Board Rubber or Duster	Blackboard Eraser
Bottom Cover	Bed Mattress Cover
Braces	Suspenders
Call	Visit
Car Boot Sale	Garage or Yard Sale (but done out of the trunk of your car, large field or parking lot)
Carrier Bag	Shopping Bag
Cash Point	ATM or bank machine (Brits may also refer to it as a "hole in the wall")
Chav	"Trailer Trash" (not PC, but you're bound to hear it!)
Cheap Day	Travel Discount
Chemist	Drug Store
Cinema	Movie Theatre

British	Canadian
Cloakroom	Half Bath (in house) or Coat Check (in theatres)
Consultant– Mr, Mrs, Ms	Surgeon
Consultant—Dr	Specialist (not Surgeon)
Cooker	Stove, Oven
Cot	Baby Crib
Council Housing	Low Income Housing
Cream Tea	Afternoon Tea with Scones
Cupboard	Closet
Cuppa	Cup of Tea
Curate	Associate Pastor
Daily Help	Cleaning Person
Dinner	Lunch
Draughts	Checkers (game)
Drawing Pin	Thumb Tack
Dress Circle	Balcony (theatre)
Dressing Gown	Robe, Bathrobe
Dust Bin	Garbage Can
Ex-directory	Unlisted Phone Number
Face Cloth, Flannel	Washcloth
Fag	Cigarette
Fancy Dress	Costume Party (and the Brits LOVE to “fancy dress”)
Father Christmas	Santa Claus
Fire Brigade	Fire Department
First Floor	Floor above the main floor
Flat	Apartment (one level)

British	Canadian
Fortnight	Two Weeks
Free hold	Ownership of House and Land
Fringe	Bangs (hair)
Frock	Dress
GCSE (O-Levels)	Taken in grade 11
Games	Sports
Garden, Back or Front	Yard, Back Yard, Front Yard
Grammar School	Prep school
Ground Floor	First Floor
Gutted	Sad, very upset
Hair grip, Kirby grip	Bobby pin
Half term	School break
Headmaster/mistress	Principal (School)
Hire Shop	Rental Shop
Hire Purchase	Installment Plan
Hoarding	Billboard
Hob	Top cooking surface on the stove
Homely	"Homey," Comfortable, Warm
Hoover (to)	Vacuum (to)
Independent School	Private School
Infants	Kindergarten—2nd Grade
Inland Revenue	British equivalent of Canada Revenue Agency
Jumper	Pullover sweater, V-neck
Kit	Gym Clothes, Uniform
Knickers	Ladies' Underwear

British	Canadian
L.E.A.	Local Education Authority
Ladder	Run in Pantyhose
Loo	Toilet
Lounge	Living Room
Lounge Suit	Business Suit
Lower Ground Floor	Basement
Maisonette	Apartment (2 stories- own entrance)
Mate(s)	Friend(s)
Middle	Grade 3-6
Minger	Ugly
Nappies	Diapers
Naught	Zero
Naughts and Crosses	Tic Tac Toe
Newsagent	Corner Store
Nursery	Pre School
Off-License	Liquor Store
Packed Up	Broken, Not Working
Pants	Underwear
Paraffin	Kerosene
Pavement	Sidewalk
Pillar Box, Post Box	Mail Box
Pinny	Apron
Plaster, Sticking Plaster	Band Aid, Bandage
Power Point	Wall Socket
Pram	Baby Carriage

British	Canadian
Prep School	Private School
Primary	Kindergarten-6th Gr.
Pub	Bar, often with excellent meal options
Pudding	Dessert
Pushchair	Stroller
Queue	Line-Up
Reception Year	Similar to kindergarten (age 4)
Removal Company	Moving Company
Return	Round Trip Ticket
Revise	Study
Ring Book	Loose Leaf Notebook, Binder
Rubber	Eraser
Rubbish Bin	Garbage Can
Rubbish Tip	Garbage Dump
Secondary	Grades 7-11
Shattered/knackered	Very tired
Single	One Way Ticket
Sixth Form	Final two years of secondary school – preparation for A-Level exams
Snog	Kiss
Solicitor	Lawyer
Spectacles	Glasses
Stall	Booth at Bazaar, Stand, Orchestra Seats
Sterling	British Money
State School	Public School

British	Canadian
Stone	Weight measurement that equals to 14 lbs
Subway	Underpass for Pedestrians
Surgery	Doctors' Office
Sweet/Sweeties	Candy
Swimming Trunks	Men's Bathing Suit
Ta or cheers	Thank You
Ta-ta	Good Bye
Take-away	Take-out or food to go
Tapestry	Needlepoint
Tartan Socks	Argyle Socks
Taxi Rank	Taxi Stand
Tea	Early Supper
Theatre	Operating Room
Ticket Collector	Train Conductor
Tights	Pantyhose
Tin	Tin Can (soup, beans)
Torch	Flashlight
Tram	Street Car
Trolley	Shopping Cart
Trousers	Pants
Tube	subway train
Turf Accountant	Bookie
Turn-ups	Pant Cuffs
Tyre	Tire
Underground, Tube	Subway

British	Canadian
Vest	Men's or Baby's Undershirt
Vestibule	Lobby
Vicar	Anglican Pastor or Cleric
WC (Water Closet)	Toilet
Waistcoat	Vest
Wardrobe	Closet
Wellies (Wellington Boots)	Rubber Boots
Y-Fronts	men or boy's underwear