

# FOCUS



LIVING IN THE UK

An Essential Guide to the UK

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# FOCUS

## Living in the UK

**An Essential Guide to the UK**

Compiled by FOCUS ©  
March 2011

Every attempt was made to ensure the information contained in the booklet is accurate and up-to-date. However, FOCUS wishes to point out that phone numbers, websites, and other details may have changed. FOCUS cannot accept financial responsibility for errors, omissions, or changes in the information contained in this Guide. We also do not intend these resources to be exhaustive; they are a starting point to your life in the UK.

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We welcome you to the UK and hope that this experience will be one filled with great memories in the years to come. Moving to a new country, or even returning to a country, can be burdened with the mundane of setting up a bank account, registering for council tax, getting a new driver's licence or just the overall challenge of establishing a brand new network.

FOCUS is here to make this transition and beyond, as easy and beneficial as possible. Our 14th edition of FOCUS Living in the UK contains essential and practical information with invaluable tips that give you direct insight from expatriates already living in the UK. Many FOCUS members have lived here for more than a decade and have navigated the ups and downs of life in the UK. We wanted to share their experiences to make your life here both positive and memorable.

Each time we print a new edition of this guide we update the information to reflect the ever-changing conditions in the UK; but moreover, to reflect the needs and interests of our members. We could not have put this together without the dedication of Barbara Rees, Ana Beatriz Alencar, Eva Unt, Nuria Marti and Eva Stock. Making it all come together is our talented graphic designer, Simran Malhotra to whom we are grateful for her hard work and time.

## The FOCUS Team

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**FOCUS** is a membership organisation that assists professionals and their families to live successfully in the UK making the most of an international experience. We provide members with recommended resources and information giving them access to a comprehensive network. Our international team have first hand experience of living abroad and tailor all information to member's needs. Founded in 1982 as a non-profit, FOCUS is a leader in the international community of Greater London.

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Global leader in assurance, tax, transaction and advisory services

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Specialising in expatriate tax and international business

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Tax and advisory services for public and private clients

#### The Relocation Bureau

Relocation assistance for UK and Europe

#### Smith Stone Walters

UK's leader in immigration services and solutions

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Specialising in UK tax services to international private clients

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# HEALTHCARE

## Private and NHS

Anyone who is ordinarily resident in the UK (i.e. lawfully living and settled in the UK), including full time overseas students and work permit holders, are entitled to free medical care under the National Health Service (NHS). Many may also choose to register with a private medical practice. However, it is not necessary to make a hard and fast choice about whether to use the NHS or private medical care. In most cases you can tap into both systems and use the one you feel is most appropriate when you need it.

Some people new to the UK prefer using private medical care because they have private medical insurance or have been given a recommendation by a friend. Most private doctors do not require advance registration, but it is advisable to contact them before you become sick to ensure they will see you when you need them.

The main point to remember about the UK health care system (both private and NHS) is that the General Practitioner (GP) is always the first point of contact. In practice, you must see your GP first so they can refer you to a specialist if required.

## General Practitioners (GPs)

GPs are family doctors that perform routine health checks, gynaecological and pre/post-natal checks, developmental checks for children, immunisations for both children and adults and any other non-specific illness. They often provide the initial diagnosis and then if necessary refer you to a specialist.

To find a NHS GP surgery near you, visit the NHS website, [www.nhs.uk](http://www.nhs.uk). NHS GP surgeries have their own geographical boundaries, so practices will only accept patients living in the catchment area. They may also close their lists from time to time if they are too full. Before registering with your surgery, you may want to ask neighbours for recommendations, visit a couple of surgeries, enquire about opening hours and services offered. If you are having problems finding a GP, call the PCT (Primary Care Trust) responsible for your area and they will find a surgery for you.

In order to register, call or visit your local surgery. You may need to present documents such as your passport, letter from school or employer, and utility bill verifying your address.

## Top Tip

### Commonly used medical terms

- Specialists and general practitioners are addressed as Doctor.
- Surgeons, including dental surgeons, obstetricians, and gynaecologists are referred to as Mr, Mrs, or Ms.
- Surgery or operating room in a hospital is called a theatre.
- Office of a medical professional is called a surgery.
- Specialists in a particular area of medicine are referred to as consultants.

## Top Tip

**Register with a GP as soon as you have a permanent UK address.** Do not wait until you are ill to register with a doctor.

To register with a private GP, call or visit your chosen practice. Some will require an initial appointment and may also require an annual fee. The FOCUS website has many recommended practices listed as well.

The general guide is to see your GP first who will refer you to a specialist (e.g. paediatrician/dermatologist) if required. British private healthcare insurance companies will only cover specialists and exams fees if referred by a GP. Most companies will not cover the initial appointment with a private GP. The NHS GP can also refer you to a private specialist. The advantage of seeing a private specialist over an NHS consultant is that waiting time for an appointment should be reduced.

NHS prescriptions are free for children under 18 and for pregnant woman from conception through to the first twelve months of the baby's life. NHS also gives free contraception to all women.

## Healthcare in the UK

	NHS	Private
<b>General Practitioners</b>		
Time	Up to a week in advance	Often same day or next day
Visit Length	10-minute limit	At least 20-minutes
Cost	Free	£80-£150
Flexibility	Difficult to change doctors if not satisfied	Change only dependent on any private insurance limitations
<b>Hospitals</b>		
Care	Good emergency care. Wait times can be long for both emergency and non-emergency procedures. Equipment and technology can be superior to private but depends on area.	Emergency care good but can be limited. Non-emergency care good and immediate.
Cost	Free	Expensive
After Care	Drops off rapidly after critical period	Greater level of comfort (private rooms, meal service, number of staff)

## Specialists

Specialists including paediatricians, gynecologists, dermatologists and cardiologists, in the UK are highly qualified consultants who specialise in specific areas of medicine. Patients may be referred to a specialist either by a GP or a Consultant.

Many specialists will also see patients directly through the private healthcare system. However, the cost of the consultation will usually only be covered by insurance if you have been referred by a GP. You will also need to ensure that the recommended specialist is included in the list of consultants covered by your insurance company.

## Dentists and Orthodontists

Most treatments are offered free through the NHS for children under 18 and pregnant women through to the first year of their child's life.

All practising dentists must be registered with the General Dental Council. This is a statutory body, which protects the patient by ensuring that all practising dentists are properly trained. All qualified dentists will have the letters BDS (Bachelor of Dental Surgery) or LDS (Licentiate in Dental Surgery) after their name.

In order to find a local NHS dentist, you can contact your local Health Authority by searching online at [www.nhs.uk](http://www.nhs.uk). Dentists operate differently from doctors and therefore do not have specific catchment areas.

Not all practices offering NHS care can take on new patients, so you should check that the dentist you choose is still accepting patients. Most dentists will only register you after they have done an examination, and will only keep you on their register if you go for regular check-ups.

If you are specifically looking for private dental care the best resources are through the FOCUS website or personal recommendations. We have an extensive list of dental contacts as well paediatric specialists and hospitals.

For emergency dental care, contact NHS Direct ([www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)) or telephone 0845 4647 which has a 24 hour helpline.



ISTOCKPHOTO

## Opticians

Optician is a general term that covers both optometrists and dispensing opticians. Optometrists or ophthalmic medical practitioners carry out sight tests to check the quality of your vision and eye health. They are trained to recognise abnormalities and diseases in the eye, such as cataract and glaucoma. They look for signs of eye disease, which may need treatment from a doctor or eye surgeon, and prescribe and fit glasses and contact lenses.

Dispensing opticians fit glasses and contact lenses, but do not test eyes. They can give you advice on types of lens, such as single-vision or bifocal, and help you choose the frames.

Eye tests can be carried out at any high street optician such as Boots, D&A and David Clulow.

All children under 16 (or under 19 if in full-time education) are entitled to a free NHS sight test and an NHS optical voucher that can be used to help pay towards the cost of the glasses. The eye tests can be carried out at any high street optician such as Boots, D&A and David Clulow.

## Medical Emergencies

As with all emergencies the best advice is to be prepared. All GP surgeries, private and NHS, are required to offer 24 hour coverage. Most surgeries will have recorded messages with contact information and advice during out of office hours.

Private GPs will usually pay a home visit for a fee (substantially higher than consultation fees). Response times vary, but in general the response from a private GP is likely to be quicker. Keep in mind, that with both services you may not see your regular doctor. A few private practices will try to provide out of hours service for specific GPs.

Depending on the severity of the situation, there are several good alternatives to house calls and A&E departments. Minor Injury Units and Walk-In Centres are very good options, as waiting times are considerably shorter than NHS Accident and Emergency (A&E) Departments.

When you arrive in the UK, make a note of the nearest NHS hospital that has an A&E department (most private hospitals do not). Dial 999 to request an ambulance for serious conditions.



GAMINSPECER

## Resources

### NHS Hospitals with A&E Departments

#### Chelsea and Westminster Hospital

369 Fulham Road  
London SW10 9NH  
Tel. 020 8746 8000  
www.chelwest.nhs.uk

#### King's College Hospital

Denmark Hill  
London SE5 9RS  
Tel. 020 7737 4000  
www.kch.nhs.uk

#### Kingston Hospital

Galsworthy Rd  
Kingston upon Thames  
Surrey KT2 7QB  
Tel. 020 8546 7711  
www.kingstonhospital.nhs.uk

#### Moorfields Eye Hospital

City Road  
London EC1V 2PD  
Tel. 020 7253 3411  
www.moorfields.nhs.uk

#### Royal London Hospital Trust

Whitechapel Road  
London E1 1BB  
Tel. 020 7377 7000  
www.bartsandthelondon.nhs.uk

#### Royal Free Hospital

Pond Street  
London NW3 2QG  
Tel. 020 7794 0500  
www.royalfree.nhs.uk

#### Royal Surrey County Hospital

Egerton Road

Guildford, Surrey GU2 7XX  
Tel. 01483 571122

www.royalsurrey.nhs.uk

#### St. George's Hospital Tooting

Blackshaw Road  
London SW17 0QT  
Tel. 0208 672 1255  
www.stgeorge.nhs.uk

#### St. Mary's Hospital

Praed Street  
London W2 1NY  
Tel. 020 7886 6666  
www.imperial.nhs.uk/stmarys

#### St. Thomas's Hospital

Westminster Bridge Road  
London SE1 7EH  
Tel. 020 7188 7188  
www.guysandstthomas.nhs.uk

#### University College Hospital

235 Euston Road  
London NW1 2BU  
Tel. 0845 155 5000  
www.uclh.nhs.uk

#### Whittington Hospital

Magdala Avenue  
London N19 5NF  
Tel. 020 7272 3070  
www.whittington.nhs.uk

### Recommended Resources

Several websites will help you navigate the UK healthcare system:

#### National Health Service

General informational website to learn more about the NHS and

find doctors, hospitals, dentists and other medical advice.

www.nhs.uk

#### NHS Direct

24-hour health care delivering telephone and e-health information services day and night to the public.

Tel. 0845 46 47

www.nhsdirect.nhs.uk

#### General Medical Council (GMC)

A register of doctors practising medicine in the UK. The purpose is to protect, promote and maintain the health and safety of the public by ensuring proper standards in the practice of medicine.

www.gmc-uk.org

### Private Healthcare Contacts

#### 24 Hour Visiting Doctors -

##### Doctors Direct

Medical care direct to your home 24 hours a day 365 days a year.

Tel: 020 8461 1444

www.doctorsdirect.co.uk

#### THE HARLEY STREET CLINIC

35 Weymouth Street  
London W1G 8BJ  
Tel. 020 7935 7700  
www.theharleystreetclinic.com

#### HCA CONNECT - PRIVATE

##### MEDICAL APPOINTMENTS

HCA Connect helps find the

right specialist for patients, including children, in one of their six HCA International private hospitals in London.

Tel. 020 7079 4399

www.hcaconnect.co.uk

#### PRINCESS GRACE HOSPITAL

Urgent care for adults from

8.00 – 20.00.

42-52 Nottingham Place

London W1V 5NY

Tel. 020 7908 2144

www.theprincessgracehospital.com

#### THE PORTLAND HOSPITAL FOR WOMEN AND CHILDREN

Includes a maternity unit and urgent services for children and babies 24/7.

205 - 209 Great Portland Street  
London, W1W 5AH

Tel. 020 7580 4400

www.theportlandhospital.com

#### The Westover

Multi-specialist clinic. GPs, specialists, antenatal care, travel clinic, health check-ups, dental care, physiotherapy and more.

Pay per consultation or on a membership basis.

www.thewestover.com

For immediate and confidential health advice and information 24 hours a day, 7 days a week, contact NHS DirectDirect www.nhsdirect.nhs.uk. Tel. 0845 4647

### Pregnancy

The first choice for expectant mothers is whether to go through the NHS or private healthcare system.

The NHS provides free care throughout your pregnancy and delivery. In addition, pregnant women receive free dental care and medication with NHS prescriptions from conception through the first twelve months of the baby's life.

Expectant mothers should see their NHS GP for their first appointment after which they will be referred to the local NHS hospital and midwife team. Some NHS GPs may also share the care in which case some appointments may be at your local GP surgery. In most cases, a midwife will attend the birth unless there are complications in which case an obstetrician will assist. Some NHS hospitals offer a dedicated midwife service for an additional fee. This will ensure that the same midwife will see you throughout your pregnancy and during the birth.

In the private system, you must find an Obstetrician/Gynaecologist who will care for you throughout your pregnancy and deliver the baby. Most Obstetrician/Gynaecologist consultants in London have both private and NHS practices. Check-ups are generally with the same obstetrician, and he/she and a midwife will be present at the birth.

Alternatively you can find the hospital first and work with an in-house team of midwives. It is important to note that most British insurance companies will not cover private pregnancy and baby delivery costs. Choose your doctor wisely as you will have a long-term relationship with him/her. Contact FOCUS or browse our website for specific recommendations or additional advice.

### Antenatal (Pre-natal) Classes

Although all births are different, antenatal classes can help you prepare for birth as well as provide the opportunity to meet other prospective parents. Many hospitals or health care centres offer classes. Most classes are run by a health professional, often a midwife

or health visitor, with some input from a doctor. Some classes are held in individual homes or in a community setting. These classes are a great place to share your concerns and meet people in a similar situation who may even become lifelong friends.

## Post-Natal Care

A community (NHS) midwife must be in attendance and provide regular checks for at least 10 days following delivery, for patients in both private and NHS hospitals. Visits usually take place in a woman's home and the number and content of the visits will be discussed depending on the new baby's and mother's needs. The community midwife may continue visiting for up to a month or so after delivery and should work closely with the health visitor who does her primary visit on or around 11 days after birth.

## Health Visitors

Health Visitors (Specialist Community Public Health Nurse) are qualified nurses who are an integral part of Primary Care in the NHS and often provide invaluable support for new mothers. Most have studied child development, public health, communication and learning theory, sociology, psychology, child protection and health promotion. Many Health Visitors have also undertaken additional training in Family Planning/Sexual Health, or Drug Prescribing. They have knowledge about a wide range of issues and have contact with many other specialist practitioners and provide a great resource for new mothers.

## Maternity Rights

Qualifying for statutory maternity leave as an 'employee' you have the right to 26 weeks of 'Ordinary Maternity Leave' and 26 weeks 'Additional Maternity Leave' – making one year in total. Provided you meet certain notification requirements, you can take this regardless of how long you've been with your employer, how many hours you work or how much you are paid.

For information on maternity pay and other topics check online [www.direct.gov.uk/en/parents/moneyandworkentitlements/](http://www.direct.gov.uk/en/parents/moneyandworkentitlements/).

## Top Tip

**Do not assume your private health insurance covers pregnancy.** Call your insurance company to understand what is covered.

**Free prescriptions on NHS for children and pregnant women** throughout the child's first year.

## Pregnancy Resources

### Maternity Hospitals/ Departments in Greater London\*

#### Chelsea and Westminster Hospital

NHS hospital with a private maternity ward.  
Tel. 020 8746 8000  
[www.chelwest.nhs.uk](http://www.chelwest.nhs.uk)

#### Hospital of St John & St Elizabeth

Private Hospital with a maternity unit. Famous for holistic approach.  
Tel. 020 7806 4000  
[www.hje.org.uk](http://www.hje.org.uk)

#### Kingston Hospital

NHS hospital with a private wing.  
Tel. 020 8546 7711  
[www.kingstonhospital.nhs.uk](http://www.kingstonhospital.nhs.uk)

#### THE PORTLAND HOSPITAL

Private hospital providing care for new mothers and babies.  
Tel. 020 7580 4400  
Maternity Enquiries & Tours:  
020 7390 6067  
[www.theportlandhospital.co.uk](http://www.theportlandhospital.co.uk)

#### Queen Charlotte's and Chelsea Hospital

NHS hospital with a private maternity ward.  
Tel. 020 8383 1111  
[www.hhnt.org](http://www.hhnt.org)

#### St. Mary's Hospital

NHS hospital with a private maternity ward (Lindo Wing).  
Tel. 020 7886 6666/3793  
[www.imperial.nhs.uk](http://www.imperial.nhs.uk)

*\*For other areas contact the FOCUS office.*

## Antenatal Resources

### The Birth Centre

Adjacent to St. George's hospital in Tooting, a birth centre with the reassurance of a hospital nearby.  
Tel. 020 7820 6661  
[www.birthcentre.com](http://www.birthcentre.com)

### Independent Midwives Association

Information about, and support for, independent midwives. Find an independent midwife in your area.  
Tel. 0870 850 7539  
[www.independentmidwives.org.uk](http://www.independentmidwives.org.uk)

### National Childbirth Trust (NCT)

Leading charity for pregnancy, birth and parenting. Provides information and support in

pregnancy, childbirth and early childcare for parents. The NCT runs classes and support groups for parents. Branches throughout the country.  
Tel. 0870 444 8707  
Pregnancy and birth line: 0870 444 8709  
[www.nct.org.uk](http://www.nct.org.uk)

### Zita West Clinics

Range of programmes, treatments and products to help couples take a planned approach to fertility and pregnancy, right the way through from pre-conception to recovery. Locations include the Lister Fertility Clinic, and also Women's Wellness Centre.  
Tel. 0207 224 0017  
[www.zitawest.com](http://www.zitawest.com)

## Alternative Medicine

Most of us find that feeling healthy is about an indefinable sense of being in tune with our bodies. Everything works, and we take it for granted. Feeling ill changes everything; it's often painful and things don't work properly. The physical changes can lead to an upset in our sense of emotional wellbeing and can precipitate unwelcome physical sensations such as headaches and muscular pains.

Sometimes maintaining health is not just about seeing a doctor to deal with the physical workings of the body, but also about ensuring that we each feel in balance and in harmony with our surroundings and ourselves.

Alternative medicine encompasses a broad domain of healing therapies, which are not included in conventional medicine.

Alternative medical therapies are often known as complementary therapies, as they complement rather than compete with the conventional approach. Recognising the body's own ability to heal and re-balance itself, treatments are designed to stimulate and support this function. Therapies aim to enable the individual to take control of their symptoms, and develop skills to be able to maintain health in the future.

Consultations with a general practitioner or specialist tend to focus on a particular part of the body, whereas complementary therapists usually take a more holistic approach, focusing on the individual's unique way of life and response to their condition.

There are a number of different complementary therapies available in the UK today and below are some of the more popular therapies.

*Acupuncture* is practiced by inserting very fine needles into the skin at particular points on the body to prevent or treat ill health or maintain good health.

*Aromatherapy* uses the healing properties of essential oils, which are extracted from plants, to improve health and help prevent illness.

*Herbal medicine* uses the healing properties of plants to treat illness and maintain good health.

*Homeopathy* works on the basis that a substance, which provokes specific symptoms in a healthy person, can be diluted to treat a person who is unwell with similar symptoms.

*Massage therapy* focuses on the soft tissue of the body. It involves massaging and applying pressure to specific parts of the body, with the aim of alleviating aches, pains and musculoskeletal problems.

*Nutritional therapy* is used to improve and maintain good health through choices and combinations of food. It is recognised as being successful in preventing and alleviating ill health.

*Osteopathy* works by manipulating the body's bones, joints, muscles, ligaments and connective tissues, to relieve aches and pains.

*Reflexology* works by applying pressure in a systematic way to reflex points, certain points on the feet and hands, to release tensions and encourage the body's natural healing.

Almost six million people in the UK use complementary health care. In the UK it is rare to find conventional and complementary practitioners working together. Where they do, it is known as integrated health care. Clinics offering an

## Pharmacies

### Bliss Chemist

Open until midnight  
Multiple locations  
Tel. 020 7723 6116

### Boots

Multiple locations.  
www.boots.com

### Lloyds Pharmacy

Multiple locations.  
www.lloydspharmacy.com

### Zafash

The only pharmacy opened  
24-hours in London.  
233-235 Old Brompton Road,  
Kensington SW5  
Tel. 020 7373 2798 www.  
zafash.com



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The Portland Hospital  
for Women and Children

# CHILDREN'S DOC AROUND THE CLOCK



The Portland Hospital's 'Children's Doc Around the Clock' is an urgent medical appointment service for babies and children up to the age of 16. Available 24/7, 365 days a year.

Children will be seen at The Portland Hospital by a Consultant Paediatrician between the hours of 9am to 9pm Monday - Friday and 9am to 4pm on Saturdays. Outside of these hours parents will have the option of either a home visit or a telephone consultation with a child-friendly GP from Night Doctor. If your child then needs admitting to The Portland Hospital this will be arranged by our covering Consultant Paediatrician 24 hours a day.

AVAILABLE 24/7 - 365 DAYS A YEAR | 24HR URGENT MEDICAL CARE  
CALL US ON 020 7390 8022

## WE CAN TREAT OR HELP WITH...

- Unexplained fever
- Dehydration
- Sore throat
- Unsettled baby
- Diarrhoea and vomiting
- Troublesome cough
- Runny nose
- Acute allergies
- Viral illness
- Wheezing and breathlessness
- Earache
- Constipation
- Feeding difficulties

## WE ARE UNABLE TO HELP WITH...

- Serious medical emergencies posing an immediate threat to a child's health or life
- Head injuries
- Suspected fractures/breaks
- Accidental ingestion
- Lacerations
- Severe allergic reactions
- Burns
- Severe blood loss

IN THESE INSTANCES WE WOULD ADVISE PARENTS TO VISIT THEIR LOCAL ACCIDENT AND EMERGENCY DEPARTMENT OR IN AN EMERGENCY DIAL 999.

Please note this is an appointment based service and we do not accept walk-ins. A GP referral is not required. For information and for details of fees please visit:

[www.theportlandhospital.com/childrensdoc](http://www.theportlandhospital.com/childrensdoc)

# Healthcare

integrated approach to healthcare combine general practitioners, conventional specialists and complementary therapists who work together to create an environment where practitioners can co-operate fully and learn from each other to provide the best of health care to their patients.

*Contributed by The Westover*

## Pharmacies

Pharmacies (or chemists) are very easy to find in the UK with large chains, such as Boots and Lloyds, to smaller independent shops. Many local large supermarkets have a pharmacy department that is open later in the evening.

# W

## The Westover



We now offer children's  
NHS dental services



### Integrated Private Health Clinics

All your health needs under one roof.

The Westover's aim is to help you and your family achieve the best possible health by providing an integrated and multi disciplinary approach. We offer a large range of distinguished medical specialists and complementary therapists across our four London clinics.

- GPs ● Dentists ● Specialists ● Health Checks ● Travel Clinic ● Obstetricians ● Osteopathy ● Dermatology ● Podiatry ● Child Psychologists ● Specialist Treatments for Children ● Acupuncture ● Hypnotherapy ● Massage ● Homeopathy ● Nutritional Therapy.

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a month

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BROMPTON CROSS 020 7052 0070 WANDSWORTH 020 8877 1877