



EMBASSY OF THE UNITED STATES
LONDON • UK

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U.S. Embassy London

Monthly Consular Newsletter

(email LondonACSNewsletter@state.gov to subscribe.)



Merry Christmas and Happy Holidays!

The holiday season is here and that means it's time for our annual reminder about personal security during the holidays. A few precautions can go a long way toward helping you avoid becoming a crime victim. Typical incidents during the holidays include pick pocketing; muggings; "snatch and grab" thefts of mobile phones, watches and jewelry; and thefts of unattended bags, especially at airports and from cars parked at restaurants and hotels.

Pickpockets target tourists, especially at historic sites and restaurants, and on crowded buses, trains, and the Underground. The first rule is to not have anything more in your wallet than you are willing to lose. Try to keep only what is essential: one credit/ATM card, one piece of identification, and no more money than necessary. Keep a photocopy of your passport, and the front and back of everything that you have in your wallet so that if necessary, you have the information to cancel your cards and replace your passport. You can find more information on how to replace a stolen passport at http://london.usembassy.gov/cons_new/acs/passports/lostpassport.html.

Ladies, only carry purses that zip. Carry your purse tightly under your arm and slightly in front of you. Keep your purse where you can see it. In a restaurant or pub, keep your purse on your lap. Gents, put a rubber band around your wallet and put it in your front pocket. This is going to make it difficult for someone to get it out without you knowing.

Taxis: In London, travelers should use only licensed Black Cabs or car services recommended by their hotel or tour operator. Unlicensed taxis or private cars posing as taxis may offer low fares, but often are uninsured and may have unlicensed drivers. In some instances, travelers have been robbed and raped while using these cars. You can access 7,000 licensed Black Cabs using just one telephone number: 087-1871-8710. This taxi booking service combines all six of London's radio taxi circuits, allowing you to telephone 24 hours a day if you need a cab. Alternatively, to find a licensed minicab, text HOME to 60835 on your mobile phone to get the telephone number to two licensed minicab companies in the area. If you know in advance when you will be leaving for home, you can pre-book your return journey. The Safe Travel at Night

partnership among the Metropolitan Police, Transport for London, and the Mayor of London maintains a web site with additional information at <http://www.cabwise.com>.

ATMs: ATM fraud is becoming more sophisticated, incorporating technologies to surreptitiously record customer ATM card and PIN information. Avoid using ATMs that look in any way temporary in structure or location, or are located in isolated areas. In addition, travelers should not use the ATM if there is anything stuck to the machine or if it looks unusual in any way. If the machine does not return the card, report the incident to the issuing bank immediately.

The Consular Section of the embassy has information on how to replace lost/stolen credit cards and airline tickets. If you have lost all of your money, we can give you information on the most rapid means for money transfer, and can assist you in contacting family or friends. If your passport was stolen, we can issue you a replacement.

For more information on holiday crime prevention visit the Metropolitan police website at www.met.police.uk.

Paul Boyd
Chief, American Citizen Services
(Register with the U.S. Embassy online at <https://travelregistration.state.gov/>)

Guests May Want To Pack Extra Health Insurance for Holiday Visit

The festive season is a perfect time to have family and friends over for a visit. Illness and accidents are never part of the vacation plan but can cause long term financial pain if your guests arrive unprepared and without overseas medical insurance. While medical services are widely available in the UK, free care under the National Health System is allowed only for UK residents and certain EU nationals. Remember, tourists and short-term visitors will be charged for medical treatment in the United Kingdom and those charges may be significantly higher than those assessed in the United States.

The Department of State strongly urges Americans to consult with their medical insurance companies prior to traveling abroad to confirm whether their policy applies overseas and whether it will cover emergency expenses such as a medical evacuation. If your intended guest's medical insurance policy does not provide overseas coverage, they can purchase a short-term policy to cover their trip. The Department of State provides an online list of travel insurance companies that can provide the additional insurance needed for the duration of one's trip abroad.

Remember also that most medical care facilities and medical care providers in the United Kingdom do not accept insurance subscription as a primary source of payment. Rather, the beneficiary is expected to pay for the service and then seek reimbursement from the insurance company. This may require an upfront payment in the \$10,000 to \$20,000 range. Please see our information on [medical insurance overseas](#).



Social Security Changes and Community Interaction

On November 21, Fereshteh Emami, Field Representative from London's Federal Benefits Unit, gave a presentation to 20 staff members at the American School in London, in St. John's Wood. The topics were the various factors of entitlement to Social Security retirement and disability benefits and Medicare coverage. The hour-long presentation included a lively question and answer session with members of the audience asking about the topics raised.

If your group is interested in arranging a speaker event to discuss Federal Benefits, send an email to Fereshteh.Emami@ssa.gov.

Social Security Changes for 2009: Cost-of-Living Adjustment (COLA)

Based on the increase in the Consumer Price Index from the third quarter of 2007 through the third quarter of 2008, Social Security beneficiaries will receive a 5.8 percent COLA for 2009.

Other Important 2009 Social Security Information:

The 2009 tax rate for employees remains unchanged at 7.65% and for self-employed at 15.30%. NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion is 6.20% on earnings up to the applicable taxable maximum amount, which for 2009 is \$106,800. The Medicare portion is 1.45% on all earnings with no limits.

Quarter of Coverage:

In 2009 you will need to earn \$1,090 to earn one Social Security credit.

In 2009 the maximum Social Security benefit a worker can receive at full retirement age is \$2,323 per month, whereas the estimated average monthly Social Security benefits payable in January 2009 is \$1,153.

For more information on Social Security benefits visit our website: www.socialsecurity.gov

Reduce Your Crime Risk During The Festive Season

Anytime there is a downturn in the economy there is a rise in crime— and theft and burglary are crimes that are the most common in the run up to Christmas. The following are a few useful tips to help you and your family enjoy a crime-free holiday season.

Shopping

- ✓ Ensure your purse and wallet is secure, any flaps or zips on purses should be secured to prevent pickpockets from targeting you. You might want to spread your valuables around your body, i.e. cell phone in a coat pocket and house keys in another.
- ✓ Always try to use an ATM machine located inside the bank. If you have to use a high street ATM try to find one located near staff members as those are the least likely to be targeted by thieves.
- ✓ If you feel pressurized or uncomfortable by people around a machine cancel the transaction, take your card and use another machine elsewhere.

At Home

- ✓ Don't leave sheds containing garden tools or ladders unlocked, as burglars can use them to gain access to lever windows or gain access to upper floors of your home.
- ✓ Don't leave your Christmas tree and presents on show when away from the house. Make sure your curtains are drawn.
- ✓ If you have a card posted through your door from PDS (Parcel Delivery Service) stating that they were unable to deliver a parcel and that you need to phone the following number 0906 6611911 (a premium rate number) **DO NOT CALL**. This is a mail scam originating in Belize. If you call the number you will hear a recorded message that will cost you a minimum of £15!
- ✓ All genuine Royal Mail cards are red and give an address to collect the parcel as well as a contact number.
- ✓ Once the Christmas presents have been opened don't leave the unwanted packaging advertising computer games consuls, Flat screen TV's, I-pods or cell phones out for the garbage collector as thieves note the addresses for future attention. Either place them in opaque garbage bags or find out where your nearest municipal rubbish dump is and take them there yourself.

Socializing

- ✓ Christmas has always been a time for socializing. Thieves target bars and restaurants where people are relaxed and less attentive.
- ✓ Most West End pubs and bars have 'Chelsea clips' under the tables, these are a place where you can hang your purse and it cannot be removed without the use of two hands, making it harder for the criminal to 'lift' it.
- ✓ If you find yourself in an unfamiliar area and you don't know a reliable cab firm, use the CABWISE service. Text HOME to 60835 and they will send you a text with a choice of two local licensed companies in the area.

Vehicles

- ✓ Don't leave anything on display – even a jacket can seem like an appealing target for a thief. During the Christmas shopping season thieves also break into car trunks looking for just-bought items.
- ✓ Remove satellite navigation devices where possible, including the support cradle and suction pad. Remember to wipe away any suction pad marks left on the windscreen or dashboard. Don't be a sucker for this kind of crime
- ✓ Tuck in wing mirrors and put the aerial down to discourage vandals.

- ✓ When the car is parked outside your house do not leave any garage keys, remote controls or house keys in the vehicle.
- ✓ Always ensure your house and car keys are out of sight inside the house.
- ✓ Use parking lots approved under the police Safer Parking Scheme. These display the Park Mark® sign and can be found at www.saferparking.com

Public Transport

- ✓ Try to wait in busy, well lit areas.
- ✓ Sit near other people, near the driver if you are on a bus or near the guard if you are on a main line train. Do not sit on the top deck of a bus as you will be at greater risk.
- ✓ After choosing your tube carriage, sit in the middle of the carriage as this will give you an alternative choice of doors to exit by.
- ✓ Take extra care at crowded bus stops and on crowded buses and trains where pick pockets do a brisk business.

Useful Websites

- ✓ www.homeoffice.gov.uk/crimevictims/how-you-can-prevent-crime
- ✓ www.crimereduction.gov.uk
- ✓ www.neighbourhoodwatch.uk.com
- ✓ www.neighbourhoodpolicing.co.uk
- ✓ www.safer-community.net
- ✓ www.suzylamplugh.org
- ✓ www.crimereduction.gov.uk/keepsafe.htm
- ✓ www.cardwatch.org.uk

Cultural Events of American Interest

For those looking for a taste of American culture in the United Kingdom, there is always something going on. The Embassy maintains a calendar of American cultural events online at <http://london.usembassy.gov/culture/index.html>.

Embassy Closures

The Embassy will be closed in observance of Christmas Day on December 25th and Boxing Day on December 26th. Embassy services will resume at 8:30 a.m. on Monday, December 29th.

Embassy Weekly Update

Americans have in the past asked whether they could find out more about the position of the U.S. Government on matters of foreign policy. While our American Citizen Services Newsletter focuses on non-political policy matters affecting the welfare of American citizens in the UK, the Embassy also produces a weekly update on matters of U.S. foreign policy. Those interested in receiving weekly updates on U.S. foreign policy, U.S./UK relations and other political and global issues can subscribe at: <http://london.usembassy.gov/ukweekly.html>



Important Security Announcement

When visiting the Embassy, please remember not to bring mobile phones or any electronic devices, such as Blackberries, iPods, or PDAs, as they are not allowed within the Embassy. We also strongly advise that you do not bring large bags, such as backpacks, suitcases or packages to the interview as there are no storage facilities on Embassy grounds. Click on this [link for a PDF file for a list of Left Luggage storage facilities](#).