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2021 SUMMER EUROPE

**Germany, Austria, Italy, Switzerland, Paris, &
the United Kingdom Country Book**

International Business Seminars
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Welcome to Germany!



Overview & Country Facts:

Germany is a politically and economically stable democracy in Europe. To the north, the country borders Denmark, the North Sea and the Baltic Sea; to the east, the Netherlands, Belgium and Luxembourg; to the south Switzerland and Austria; and to the west it borders the Czech Republic and Poland. The federal parliamentary republic is comprised of 16 states.

Chancellor Angela Merkel has served as head of government since 2005. Merkel and her center-right Christian Democratic Union (CDU) won reelection in the September 2013 and 2017 elections. As one of the most influential members of the European Union (EU), Germany is often at the forefront of decisions regarding EU fiscal and monetary policies. In particular, Germany's position as a key decisionmaker on financial bailout programs for struggling economies such as Greece has occasionally led to tensions between Germany and other member states.

The overall assessment of threats in Germany is Medium. The primary security concern for visitors to Germany is crime, which occurs most frequently in larger urban areas. Most crime is nonviolent, involving petty theft, car theft and burglary. Street demonstrations are a common occurrence in cities across the country, particularly in Berlin, Cologne and Frankfurt. Most of these actions are peaceful in nature, although violence does occur occasionally; the risk of violence is elevated during demonstrations where neo-Nazi and far-right elements are present. Strikes in the public and private sectors are a fairly common occurrence in Germany and may affect services used by travelers; this is particularly true of labor actions involving the transportation sector. The threat of terrorism perpetrated by Islamist militants such as those affiliated with or inspired by al-Qaeda or the Islamic State (IS) as well as by homegrown radical attackers inspired by extremist elements, represents a longstanding threat in Germany. Terrorists may target locations within Germany for attack due to the country's close alliance with the United States and its role in the Middle East. Additional factors that make Germany a possible target include the known presence of radical Islamists within the country and the relative ease with which would be attackers can enter the country under false pretenses. Despite significant improvements, cultural and economic vestiges of a divided Germany remain, with the former Eastern Germany experiencing higher rates of crime and unemployment than western areas. Xenophobia and support for far-right groups are also of concern throughout Germany, although such sentiments are more pronounced in Eastern Germany to a degree.

Country Facts	
Official Country Name	Federal Republic of Germany
Type of Government	Federal Republic
Leadership	Head of Government: Chancellor Angela Merkel. President Frank-Walter Steinmeier
Capital	Berlin
Official Language	German
Population	82.8 million
Ethnic Divisions	German 91.5%, Turkish 2.4%, Other 6.1%
Religion	Protestant 34%, Catholic 34%, Muslim 3.7%, Other 28.3%
Growth	2.2%
Inflation	1.4%
Unemployment	3.1%
Currency	Euro
Office Work Week	Monday – Friday
Time Zone Offset	UTC +1
Country Phone Code	49
Capital City Phone Code	30
Nationwide Emergency Number(s)	112, 110 (Police)
Electricity	230 volts, 50 cycles AC
Plug Styles	Type C & Type F

Current Analysis:

- Though her popularity in Germany has vacillated considerably, Merkel is currently the longest-tenured head of government in Europe. She stepped down as leader of her party in 2018 and has announced that she does not plan to run for re-election as Chancellor in 2021.
- Germany's economy has experienced moderate-to-low growth over the past several years. Despite showing some signs of contraction, Germany will remain the strongest economy in Europe for the foreseeable future. German leadership is unlikely to face the same significant economic challenges that many of its European counterparts have recently faced.
- As a member of the European Union (EU), Germany is affected by a number of supranational developments and challenges.

Political & Economic Developments:

Political Situation:

Chancellor Angela Merkel and her center-right Christian Democratic Union (CDU) a majority of the votes in the September 2013 federal elections despite a decline in support for the government. As the CDU failed to win an absolute majority, the party formed a "grand coalition" of right-and leftwing groups in December 2013, renewing a coalition of parties that have led the country since 2005. Merkel remains a relatively popular figure, although her ruling coalition has faced criticism over the European debt crisis, interparty political disagreements and unpopular domestic initiatives; she has also come under fire for her status on refugees and asylum seekers. Germany's position as a key decisionmaker on financial bailout programs for struggling economies in the eurozone has served as a point of contention among opposition groups in Germany and has occasionally led to tensions between Germany and other member states, including Greece.

A special assembly elected Frank-Walter Steinmeier as the country's new president on 12 February 2017, as is dictated by Germany's constitution. Steinmeier will be sworn in on 18 March, when President Joachim Gauck steps down. The presidency is a largely ceremonial position in Germany, although presidents are often seen as a moral example for the country. In this case, Steinmeier is an opponent of rightwing extremism and is a symbolic choice ahead of September legislative elections, when the rightwing antiimmigrant Alternative for Germany (AfD) party is expected to make significant gains.

Economic Situation:

Germany remains the European Union's most politically and economically influential member nation. Strong exports and increasing investment into construction are among the biggest contributors to that growth. Germany ranked 24th of 180 countries rated in the Heritage Foundation's 2019 Index of Economic Freedom. Meanwhile, the World Bank's 2019 Doing Business project ranked the country 22nd out of 190 countries assessed on the ease of doing business. The level of corruption in Germany is low; the country ranked 11th out of 180 countries surveyed in Transparency International's 2018 Corruption Perceptions Index.

Security Issues:

- Crime is the security concern travelers to Germany are most likely to encounter.
- Strikes occur relatively frequently and have the potential to affect services used by travelers.
- Demonstrations occur frequently in the country, especially in the larger cities.
- The threat of terrorism remains a serious concern in Germany, particularly in light of recent terrorist attacks and foiled plots.
- Rightwing extremists also pose occasional threats.

Crime:

The security concern visitors to Germany are most likely to encounter is crime, especially in large urban areas. Opportunistic, petty theft such as pickpocketing and purse snatching occurs frequently in crowded areas and locations popular with tourists. Violent crime is not common. Vehicle theft, along with the theft of valuables from parked vehicles, is common. Travelers to Germany should employ basic security precautions such as not overtly flaunting wealth and not leaving valuables unattended to minimize the likelihood of becoming a victim of crime.

Strikes:

Strikes in the public and private sectors occur frequently in Germany. Labor actions may disrupt services used by travelers, particularly when they occur in the aviation or public transportation sectors. Strikes are frequently called with little prior notice, so travelers should keep abreast of announcements ahead of and during trips.

Demonstrations:

Street demonstrations and protests often take place in the country's larger cities. Demonstrations are often motivated by domestic and international economic or political issues, anti-immigrant sentiment, ethnic or religious concerns and nuclear technology. These events are usually peaceful, although a higher possibility of violence exists during rallies organized by militant left- or rightwing groups. Protests in Germany can range in size from less than 50 people to several hundred thousand. Travelers should always avoid demonstrations out of an abundance of caution.

Terrorism:

The threat of terrorism perpetrated by Islamist militants such as those affiliated with or inspired by the Islamic State (IS) or al-Qaeda represents a significant threat in Germany, as evidenced by recent attacks and numerous thwarted plots. Urban areas are the likeliest targets for militant's intent on causing many casualties and economic damage given the plethora of high-profile business and government interests located in such areas.

Right-Wing Extremists:

There is a persistent element of neo-Nazis and other far-right groups within Germany. Recent statistics indicate that violence perpetrated by leftwing extremist groups has increased in Germany, while incidents attributed to rightwing extremists have slightly decreased. Most

incidents have targeted police stations or police officers deployed to monitor street demonstrations, but the threat also extends to civilian targets. Many Germans, especially in the eastern areas, hold a longstanding animosity toward people of Turkish descent, who are considered by some Germans to be living off the generosity of the state; these groups have also targeted other immigrants. Visitors are rarely affected by racist violence, but there have been assaults on visitors of non-Caucasian appearance. Demonstrations over immigration-related issues occur occasionally in Germany, but these protests have decreased in overall frequency and do not generally involve extensive violence.

Customs & Immigration:

The Entry Requirements section reflects the most correct and up-to-date information to the best knowledge of UnitedHealthcare Global. Setting requirements for entry into the country is the sole prerogative of each country's government, and requirements may change, sometimes with little or no prior notice. Travelers should always contact the diplomatic representation of the country prior to departure to verify entry requirements.

Passports and Visas:

Germany is a signatory to the Schengen Agreement, which provides for the free movement of travelers between 26 signatory countries within Europe under a common visa policy. The so-called Schengen visa is typically a single-entry visa that allows visitors to travel between member states without needing a separate visa for each country. There are no internal border checkpoints between the following states: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland. Bulgaria, Cyprus, Ireland and the United Kingdom although members of the European Union are not signatories to the Schengen Agreement and maintain their own visa requirements. It is important to note that border controls can be implemented with little notice, which has been a growing issue considering the refugee and migrant crisis.

The following entry regulations apply to the Schengen countries:

- Nationals of the Schengen countries are not required to have a visa to travel between the Schengen countries, but should carry a national identification card or passport as a means of identification.
- Holders of a Schengen country's residence title can travel freely in the Schengen area for a period of up to 90 days.
- Citizens of countries not party to the Schengen Agreement are required to have a passport for entry into the first Schengen country visited. Passports are not required to travel between Schengen countries, but may be required if asked for identification.
- A visa is not required for stays of up to 90 days within a six-month period (for both business and leisure trips) for residents of several dozen countries (including Australia, Canada, Croatia, Japan, New Zealand and the United States).
- Travelers who are staying longer than 90 days either for work, school, or to reside in the European Union are required to apply for a Schengen visa. Among the requirements for a Schengen visa are documentation of adequate medical insurance (minimum coverage of 30,000 euros), application form, two passport photos and applicable fees. There may be additional requirements based on the type of visa applied for. To meet the medical insurance requirement, travelers must provide a letter from their insurance company

stating that they will be covered for any medical and repatriation expenses applicable to the entire Schengen area for the entire duration of the intended stay.

- Travelers requiring a Schengen Visa should apply for the visa at the embassy or consulate of the traveler's main destination country or, if traveling for short periods between multiple countries, at the embassy or consulate of the first country the traveler will enter upon arrival in the Schengen area. Travelers crossing external borders that is, borders that are shared with non-Schengen countries inbound or outbound will be subject to all entry requirement checks, including identification, documentation and visa (if applicable).

Health:

There are no vaccinations required to enter Germany from any country.

Entry/Departure Taxes:

There are no airport taxes levied upon travelers at German airports.

Imports and Exports:

Visitors from non-European Union countries over the age of 17 can import up to the designated amounts of the following noncommercial items (items of personal or family use or items intended as presents) duty-free:

- 200 cigarettes or 100 cigarillos or 50 cigars or 250 grams of tobacco;**
- A total of one liter of spirits exceeding 22 percent volume or undenatured ethyl alcohol of 80 percent volume (or greater) or a total of 2 liters of alcoholic beverages under 22 percent volume;
- Four liters of still wine;
- 16 liters of beer; and
- Other items up to a value of 430 euros for air and sea travelers (this amount is reduced to 175 euros for travelers under 15 years-old)

Prohibitions and restrictions on drugs, medicines, weapons, explosive materials and pornographic materials are covered by national legislation.

There are no restrictions on the amount of foreign currency that can be imported into the European Union. However, travelers entering or leaving the EU with more than 10,000 euros (or the equivalent in other currencies) must make a declaration to the customs official.

** EU member states have the option of restricting imports of tobacco products in the interest of their respective health policies. The limit according to this second option is 40 cigarettes or 20 cigarillos or 10 cigars or 50 grams of tobacco.

Currency:

The euro (€) is the official currency of Germany. Euro coins are minted in denominations of 1, 2, 5, 10, 20 and 50 cents, as well as full one-and two-euro coins. Euro bank notes are available in denominations of 5, 10, 20, 50, 100, 200 and 500 euros. ATMs are widely available and are the best means of withdrawing local currency.

Credit cards are also accepted, although many restaurants and businesses don't (especially in Berlin). However, many European countries have adopted a type of credit card featuring a microchip that requires users to enter a personal identification number when making a purchase. Credit cards with only a magnetic stripe on the back such as those issued by banks in the United States may be rejected by automatic kiosks and other retail merchants. While in theory a clerk can manually swipe the card to complete the transaction, some merchants may be unable or unwilling to do so (for example, due to a language barrier or lack of training). Travelers checks are most often accepted in larger cities and towns; however, they may not be as widely accepted in provincial areas. Currency exchanges may charge exorbitant fees (sometimes as high as 13 percent).

Communications:

The German telephone system is modern and efficient. Most phone booths in Germany accept only phone cards, and many have instructions in both German and English. International calls can be made from phone booths marked "inlands und auslandsgespräche." Phone cards may be purchased at post offices or news kiosks. To avoid using a phone card when placing an international call, use phone booths at post offices and pay the clerk after the call has been completed. Cellular telephone services in Germany are well-developed.

Germany Country Code: 49

Berlin Area Code:

30

Cologne Area Code:

221

Dusseldorf Area Code:

211

Frankfurt Area Code:

69

Hamburg Area Code:

40

Munich Area Code:

89

Stuttgart Area Code:

711

Calling Germany landline from abroad: Country exit code + 49 + city code + phone number

Calling Germany mobile phone from abroad: Country exit code + 49 + mobile code* + phone number

Calling Germany landline from within country: 0 + city code + phone number

Calling Germany mobile phone from within country: 0 + mobile code* + phone number

Making international calls from Germany: 00 + country code + city code + phone number

**Mobile code varies by call recipient's provider.*

Cultural Information:

Language:

German is the primary language, but English is widely spoken in airports, rail stations, hotels, restaurants and other areas popular with tourists. English is widely spoken in the western part of the country.

Cultural Tips:

- A firm, quick handshake is customary upon greeting.
- A gratuity of 15 percent is added to the customer's bill. However, Germans typically leave additional change or smaller bills for exceptional service.
- The U.S. sign for "OK" (index finger forming a circle with the thumb) should be avoided in Germany.
- Theaters expect audience members to check their coats.
- There are informal restrictions on entering some restaurants and nightclubs while wearing athletic shoes.

Tips for Female Travelers:

- "Fraulein" is only used for very young women (under the age of eighteen). Businesswomen are addressed as "Frau," whether they are married or single.
- Business dress for women is usually conservative but varies from industry to industry. Khakis are generally not acceptable. Women often wear dark suits and white blouses. Plain, muted and solid colors are common.

Health & Hospitals:

Overall, Germany has an excellent health care system. Health care is available throughout the entire country with an extensive network of hospitals and doctors covering even the most remote areas of Germany. Although some hospitals have certain wards designated solely for the use of private patients, people with state-regulated insurance plans and those with private insurance use the same hospitals. On the whole, patients who are not privately insured are at no medical disadvantage and receive the same standard of care as the private patients. Generally, doctors work either in hospitals or in private practice. Those working in hospitals are employed by the hospitals. Those working outside the hospitals have their own offices and are self-employed (this includes general practitioners and specialists, but they all refer patients to a hospital if necessary). Apart from relatively minor delays for nonemergency surgery (e.g., three to four months for hip replacements), waiting times are virtually nonexistent.

Introduction to Munich:



City Overview:

Munich is the colorful, cosmopolitan capital city of Bavaria, the largest federal state (by area) in Germany. It is Germany's third largest city after Berlin and Hamburg. While it is world famous for its beer gardens, white sausages and its annual *Oktoberfest*, Munich is also renowned for its fine architecture and culture.

City Facts:	
Population:	1.456 million (2018)

Munich is considered Germany's most livable city. Hardly surprising considering that the Alps, Italy and the Mediterranean, the Czech Republic, Austria and some of Europe's most beautiful scenery is just a short drive away! Throw in some additional benefits like beautiful Baroque and Roccoco architecture, green countryside, the second largest university in Germany, and an almost reverent understanding of beer and it's easy to see why this city is a favorite among Germans and non-Germans alike. This comes at a price of course – Munich is often considered the most expensive city in Germany.

Munich boasts of a rich cultural scene and its museums are even considered to outrank Berlin in quality. Unlike Berlin, Munich has been brilliantly rebuilt after the war and many find it hard to believe that it was even bombed in WWII.

Transportation:

Munich has an extensive public transportation system. It consists of a network of underground (U-Bahn), suburban trains (S-Bahn), trams and buses. Subway stations are marked with signs showing a white "U" on a blue background. The S-Bahn suburban lines are marked with a white "S" on a green background. Tram and bus stops are marked with a green "H" inside a green circle on a yellow background.

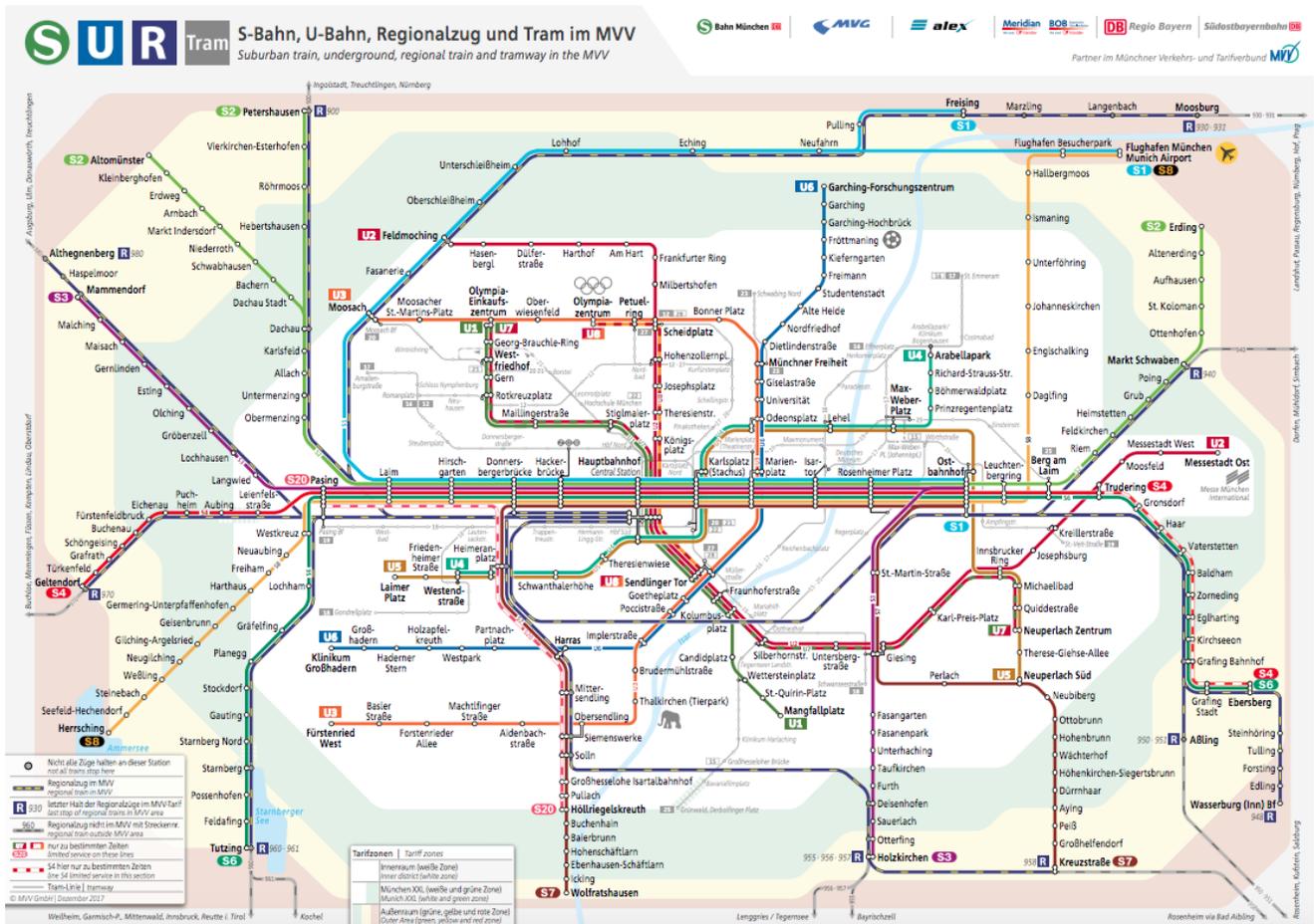
All S-Bahn suburban lines go through the city center and connect Munich's Central Station (Hauptbahnhof) to East Station (Ostbahnhof) with popular tourist destinations like Marienplatz and Karlsplatz in between.

The same ticket is valid for all these forms of public transportation. You don't need different tickets, if you move from train to tram to bus.

Tickets can be purchased at the blue vending machines, found at U- and S-Bahn-stations, at many tram and bus stops and newspaper kiosks.

An information office of the Munich public transportation network (MVV), where English is spoken, is located at the Marienplatz Basement.

Map of Munich Public Transport:



Food & Beverage:

Germans are known for their traditional German cuisine around the world. What many people don't know is the fact that German cuisine is so much more than just sausage and meat.

German food is rich, hearty and delicious and many top German dishes make great comfort food.

Common German Dishes:

Rouladen - This typical German food involves wrapping thinly sliced meat – usually beef but also veal or pork – around a filling of bacon or pork belly, chopped onions, pickles and usually mustard, and then browned and simmered in broth (braised). The mixture changes between regions, with some variations including minced meat. It is common to serve this dish with gravy, dumplings, mashed potato or blaukraut (cooked red cabbage).

Kasespatzle – Soft egg noodles, made from wheat flour and egg, served topped with cheese—rather like macaroni cheese – and sometimes with roasted onions too.

Rote grütze - Rote grütze is a red fruit pudding that is a popular dessert in north Germany. It's made from black and red currants, raspberries and sometimes strawberries or cherries, which are cooked in their juice and thickened with a little cornstarch or corn flour. It's served with cream, milk or vanilla sauce or ice-cream.

Schnitzel - A schnitzel is a thin, boneless cutlet of meat, which is coated in breadcrumbs and often served with a slice of lemon. You can choose a Wiener Schnitzel (Viennese schnitzel), which is made of veal, or a Schnitzel Wiener are made of pork (Schwein).

Common German Beverages:

Coffee - More than 1,000 flavors and over 60 acids characterize the unique taste of German coffee. This is skillfully unfolded by the know-how of German producers, their careful selection of the coffee beans, the means of transport and the manner in which the beans are roasted, ground and packed.

Tea - Both black tea (Schwarztee) and fruit tea (Fruchttee) are popular in Germany. The most popular types of fruit and herbal teas are Kamillentee (Camomile), Fencheltee (Fennel), Hagebuttentee (Rosehip) and Pfefferminztee (Peppermint).

Bowle/Punsch - A Bowle is a cold mixed drink. The most well-known of all Bowle is the Maibowle that is flavored with woodruff (Waldmeister). A Punsch on the other hand is a warm mixed drink.

City Attractions & Sightseeing:

English Garden - This large public park, which reaches from the city center to the northeastern city limits, is one of Munich's must-dos. Named for the informal English style of rolling hills and open landscaping, the *Englischer Garten* contains several popular biergartens, a handful of eclectic monuments and a boating lake, among lots of jogging and biking paths.

St. Peter's Church - Open daily, *Peterskirche* (St. Peter's Church) is Munich's oldest and smallest place of worship. Jump off the U-bahn or S-bahn at Marienplatz to tour for free but expect to pay a small fee to climb its tower for a sweeping view of Bavaria.

Marienplatz - The Marienplatz square, accessible by a U-bahn station of the same name, is Munich's heart just as it used to be back in 1158 when it was established. Back then, it hosted spectator events, such as jousts and executions. Today this *Altstadt* (Old Town) square is alive with street performers, from mimes to musicians, and restaurants, selling bratwursts and beer, plus lots of surrounding shops.

Augustiner-Keller - Augustiner-Keller, one of few remaining traditional beer gardens left in the city center, serves big glasses of refreshing beer. Although you can cut down on costs by bringing a picnic of your own food, you can also order your traditional German fare here.

Residenz Royal Palace - In the late 1300s, when the royal Wittelsbach family decided their palace was too small, they commissioned the building of the Residenz Royal Palace. Inside, you'll find the Crown Jewels, the State Collection of Egyptian Art, the Residenz/Cuvilles Theatre and the Herkulesaal concert hall. Outside are courtyards, fountains, grottoes, a medicine room, a chapel and more.

Viktualienmarkt - The Viktualienmarkt, located in Altstadt off the Marienplatz U-bahn and S-bahn stops, is the city's oldest farmer's market (dating back to 1807). Open six days a week, it contains around 140 booths with merchants selling everything from fresh baked bread to sausages and honey to fresh flowers.



Welcome to Austria!



Overview & Country Facts:

Austria is a politically and economically stable democracy in Europe. To the north, the country borders Germany and the Czech Republic; to the east, Slovakia and Hungary; to the south Slovenia and Italy; and to the west it borders Liechtenstein and Switzerland. As a permanently neutral country, Austria is home to several international organizations. The parliamentary republic is comprised of nine independent, federal regions.

Austria is led by a chancellor – Kanzler Sebastian Kurz – since 7 January 2020, after concluding the process of forming a coalition following the September 2019 Austrian parliamentary elections. Kurz, the youthful leader of the ÖVP and former head of a coalition government with the FPÖ that was brought down by a vote of no confidence following the Ibiza scandal, won a resounding victory over his party's former coalition partners, but not a majority of seats in the National Council, the lower house of the Austria's Parliament. Kurz negotiated with the Green Party to form what became an unprecedented variant of a coalition government at the federal level, but would not mark the first success of the environmentalist movement in national politics. Austria's nominally nonpartisan federal president, Alexander Van der Bellen, had made his name in Austrian politics as a leader of the Greens. Austria has never yet had a female president. Bierlein was the Second Republic's first *Kanzlerin*, albeit only of a nonpartisan caretaker government.

Country Facts:	
Official Country Name	Republic of Austria
Type of Government	Federal Republic
Leadership	Chief of State: Alexander Van der Bellen; Head of Government: Chancellor Sebastian Kurz
Capital	Vienna
Official Language	German
Population	8.822 million (2018)
Ethnic Divisions	Austrians 91.1%, former Yugoslavs 4% (Includes Croats, Slovenes, Serbs, and Bosniaks), Turks 1.6%, Germans 0.9%, other or unspecified 2.4%
Religion	Roman Catholic 73.6%, Protestants 4.7%, Muslims 4.2%, None 12%
Growth	1.3%
Inflation	1.9%
Unemployment	4.6%
Currency	Euro
Office Work Week	Monday – Friday
Time Zone Offset	UTC + 1
Country Phone Code	43
Capital City Phone Code	1
Nationwide Emergency Number(s)	112 (general), 133 (police), 122 (fire), 144 (medical)
Electricity	230 volts, 50 Hz
Plug Styles	Types C & Type F

The overall assessment of threats in Austria is Low. Travelers to Austria face a low threat of physical harm and most visits occur without incident. The primary security concern is opportunistic crime, such as petty theft, which occurs most frequently in larger urban areas. Street demonstrations also occur occasionally in Austria, especially Vienna, in response to various domestic and international political and economic developments. Austria's role as host to many international organizations and the country's past participation in military operations in Afghanistan makes it a potential target to Islamist militants, but no specific threats against the country have emerged recently.

Current Analysis:

- Austria is a prosperous, democratic country led by a grand coalition made up of the Social Democratic Party and the Austrian Peoples' Party.
- Alexander Van der Bellen was elected president of Austria in December 2016. Incoming chancellor Sebastian Kurz of the Peoples' Party (ÖVP) is in the process of forming a coalition government.
- Economic issues and immigration policies currently dominate Austrian domestic politics.

Political & Economic Developments:

Political Situation

The ruling center left Social Democratic Party (SPÖ) formed a "grand coalition" with the center right Austrian Peoples' Party (ÖVP) following its victory in the September 2013 elections. Although the SPÖ was the leading vote winner, increasing popular discontent with Austria's mainstream parties resulted in the far-right Freedom Party (FPÖ) earning 20 percent of the vote, which was its best performance in more than a decade. The FPÖ continued its rise, taking the majority in Austria's April 2016 presidential elections. Two weeks after the defeat, Chancellor Werner Faymann (who led the SPÖ), announced his resignation. Christian Kern, of the Social Democrats, assumed the post of chancellor and will continue in the role until a new coalition government is formed in the aftermath of snap elections, which took place on 15 October 2017. In the elections, Sebastian Kurz's ÖVP took 31.5 percent of the vote, followed closely by the SPÖ with 26.9 percent of the vote; the FPÖ continued its rise and took 26 percent of the overall vote. Kurz is now in the process of forming a coalition government.

Heinz Fischer served as president from 2010 to 2016. The first round of the most recent presidential elections in April 2016 also appeared to be a victory for the FPÖ, as it took 36 percent of the vote. However, Green Party-endorsed Alexander Van der Bellen won the runoff elections in May. The FPÖ subsequently filed a legal complaint against the election results, claiming election fraud, and the courts ultimately ruled in its favor. New elections were scheduled for 2 October 2016 but were postponed after faulty envelopes for mail-in ballots left votes open to manual manipulation. Austrians were finally able to vote in December 2016, when Alexander Van der Bellen won the presidency with approximately 54 percent of the vote.

Economic Situation

Austria has a strong economy, although it struggles to reduce unemployment. As of July 2017, the unemployment rate hovered just above 7 percent. Public discontent over Austria's contributions to eurozone bailouts, high unemployment and immigration has contributed to a resurgence of support for the right-wing Freedom Party, which manifested itself in the aforementioned parliamentary elections.

Security Issues:

- The primary security concern in Austria is crime, mostly in the form of petty theft.
- Demonstrations occur occasionally, primarily in larger urban areas.
- The threat of a terrorist attack by Islamist extremists remains relatively low throughout Austria.

Crime

Crime is most likely to occur in larger cities, particularly at tourist sites, train stations, markets and other crowded areas. Petty opportunistic crime -- such as pickpocketing and bag snatching -- is the type of crime most likely to affect travelers in the country. Theft on public transportation is a major problem in Austria, particularly of passports. Basic precautions -- such as not overtly flaunting wealth, keeping all valuables secure and avoiding poorly lit areas at night -- should reduce the risk of falling victim to crime. The smaller towns of rural Austria rarely experience crime.

Overall, violent crime is uncommon, and it rarely affects foreign visitors. However, there have been reports of criminals placing sedatives and other drugs in visitors' drinks in an effort to commit robbery or sexual assault. Occasionally, foreigners of non-Caucasian appearance have been targets of physical violence by neo-Nazi youth groups.

Demonstrations

Demonstrations also occur periodically in response to various domestic and international political and economic issues. Such protests are more likely to occur in Vienna than in other Austrian cities. In addition, demonstrations frequently occur around far right political events, both in support of and in opposition to the event. Travelers should avoid these gatherings as a precaution, as they can turn violent with little notice.

Terrorism

Although the likelihood of a terrorist attack in Austria is low, the possibility cannot be ruled out, particularly in light of past terrorist attacks in Europe, periodic arrests of suspected militants in the country and the relative ease with which terrorist elements can enter the country via open borders with other European Union countries. For instance, in January 2017, police arrested a teenage Austrian citizen who was reportedly planning to carry out an attack in the country. A number of recent security operations have uncovered recruiting operations of militant Islamist groups in Austria; however, no threats specific to the country have emerged recently.

Country Tips

- According to Austrian law, individuals must always have some type of photo identification on their person. Most visitors use passports as identification.
- Tap water in Austria is safe to drink.

Customs & Immigration:

The Entry Requirements section reflects the most correct and up-to-date information to the best knowledge of UnitedHealthcare Global. Setting requirements for entry into the country is the sole prerogative of each country's government, and requirements may change, sometimes with little or no prior notice. Travelers should always contact the diplomatic representation of the country prior to departure to verify entry requirements.

Visas and Passports

Austria is a signatory to the Schengen Agreement, which provides for the free movement of travelers between 26 signatory countries within Europe under a common visa policy. The so-called "Schengen visa" is typically a single-entry visa that allows visitors to travel between member states without needing a separate visa for each country. There are no internal border checkpoints between the following states: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland. Bulgaria, Croatia, Cyprus, Ireland, Romania and the United Kingdom -- although members of the European Union -- are not signatories to the Schengen Agreement and maintain their own visa requirements. It is important to note that border controls can be implemented with little notice, which has been a growing issue in light of the refugee and migrant crisis.

The following entry regulations apply to the Schengen countries:

Nationals of the Schengen countries are not required to have a visa to travel between the Schengen countries, but should carry a national identification card or passport as a means of identification.

Holders of a Schengen country's residence title can travel freely in the Schengen area for a period of up to 90 days.

Citizens of countries not party to the Schengen Agreement are required to have a passport for entry into the first Schengen country visited. Passports are not required to travel between Schengen countries, but may be required if asked for identification.

A visa is not required for stays of up to 90 days within a six-month period (for both business and leisure trips) for residents of several dozen countries (including Australia, Canada, Croatia, Japan, New Zealand and the United States). *

Travelers who are staying longer than 90 days -- either for work, school, or to reside in the European Union -- are required to apply for a Schengen visa. Among the requirements for a Schengen visa are documentation of adequate medical insurance (minimum coverage of 30,000 euros), application form, two passport photos and applicable fees. There may be additional requirements based on the type of visa applied for. To meet the medical insurance requirement,

travelers must provide a letter from their insurance company stating that they will be covered for any medical and repatriation expenses -- applicable to the entire Schengen area -- for the entire duration of the intended stay.

Travelers requiring a Schengen visa should apply for the visa at the embassy or consulate of the traveler's main destination country or, if traveling for short periods between multiple countries, at the embassy or consulate of the first country the traveler will enter upon arrival in the Schengen area. Travelers crossing external borders -- that is, borders that are shared with non-- Schengen countries -- inbound or outbound will be subject to all entry requirement checks, including identification, documentation and visa (if applicable).

Health

There are no vaccinations required to enter Austria from any country.

Entry/Departure Taxes

There are no airport taxes levied upon travelers at Austrian airports.

Imports and Exports

Visitors from non-European Union countries over the age of 17 can import up to the designated amounts of the following non- commercial items (items of personal or family use or items intended as presents) duty-free:

- 200 cigarettes or 100 cigarillos or 50 cigars or 250 grams of tobacco; **
- A total of one liter of spirits exceeding 22 percent volume or undenatured ethyl alcohol of 80 percent volume (or greater) or a total of 2 liters of alcoholic beverages under 22 percent volume;
- Four liters of still wine;
- 16 liters of beer; and
- Other items up to a value of 430 euro for air and sea travelers (this amount is reduced to 150 euro for travelers younger than 15 years of age).

Prohibitions and restrictions on drugs, medicines, weapons, explosive materials and pornographic materials are covered by national legislation.

There are no restrictions on the amount of foreign currency that can be imported into the European Union. However, travelers entering or leaving the EU with more than 10,000 euros (or the equivalent in other currencies) must make a declaration to the customs official.

** EU member states have the option of restricting imports of tobacco products in the interest of their respective health policies. The limit according to this second option is 40 cigarettes or 20 cigarillos or 10 cigars or 50 grams of tobacco.

Currency:

The euro (€) is the official currency of Austria. Euro coins are minted in denominations of 1, 2, 5, 10, 20 and 50 cents, as well as full one- and two-euro coins. Euro bank notes are available in denominations of 5, 10, 20, 50, 100, 200 and 500 euros. ATMs are widely available and are the best means of withdrawing local currency.

Credit cards are also widely accepted. However, many European countries have adopted a type of credit card featuring a microchip that requires users to enter a personal identification number when making a purchase. Credit cards with only a magnetic stripe on the back -- such as those issued by banks in the United States -- may be rejected by automatic kiosks and other retail merchants. While in theory a clerk can manually swipe the card to complete the transaction, some merchants may be unable or unwilling to do so (for example, due to a language barrier or lack of training). Traveler's checks are most often accepted in larger cities and towns; however, they may not be as widely accepted in provincial areas. Currency exchanges may charge exorbitant fees (sometimes as high as 13 percent).

Communications:

Austria has a well-developed telecommunications industry including landline and mobile phone infrastructure. Phone numbers in Austria do not have a standard length; they range from 4-13 digits.

Austria Country Code: 43 **Vienna City Code:** 1

Calling Austria landline from abroad: country exit code + 43 + city code + phone number

Calling Austria mobile phone from abroad: country exit code + 43 + 6 + phone number

Calling Austria landline from within country: 0 + city code + phone number

Calling Austria mobile phone from within country: 0 + 6 + phone number

Cultural Information:

Language

German is the official language of Austria. English is widely understood, as it is a required language in Austrian high schools.

Cultural Tips

- Often, Austrians will list their degree or title before their name. In these cases, they should be referred to as "Herr" or "Frau" and then their title (such as Doctor or Magister, which means master).
- Individuals should say hello and goodbye when out and about in Austria, including in shops, on buses and other such locations.
- The practice of tipping is common in Austria; generally, the amounts involved are small. Taxi drivers generally receive a 10 percent tip; for shorter trips, round up to the nearest euro.

- Railway and hotel porters expect between 0.50-1.00-euro tip per bag.
- At restaurants, a service charge of 10 to 15 percent of the check is usually included in the price of the meal; it is customary to either round up or leave an additional 5 to 10 percent. Servers should be given their tip directly in the form of cash.
- Austrians are accustomed to using formal titles when addressing others and this should be observed in both verbal and written correspondence.

Tips for Female Travelers

Female travelers are often seen by criminals as particularly vulnerable targets. In highly conservative cultures, foreign women may be perceived as promiscuous, inviting unwelcome or violent advances. Female travelers, in turn, are likely to encounter cultural mores that may initially seem startling or offensive. The purpose of this section is to apprise female travelers of such attitudes and customs, offer means to respond without giving offense, and promote a heightened sense for security among female travelers. The information offered below is not intended as advice, nor is it necessarily comprehensive in presenting the challenges female travelers may face. UnitedHealthcare Global encourages female travelers to thoroughly research the areas to which they travel to determine what precautionary measures to take and what to do should they become victims of crime while traveling.

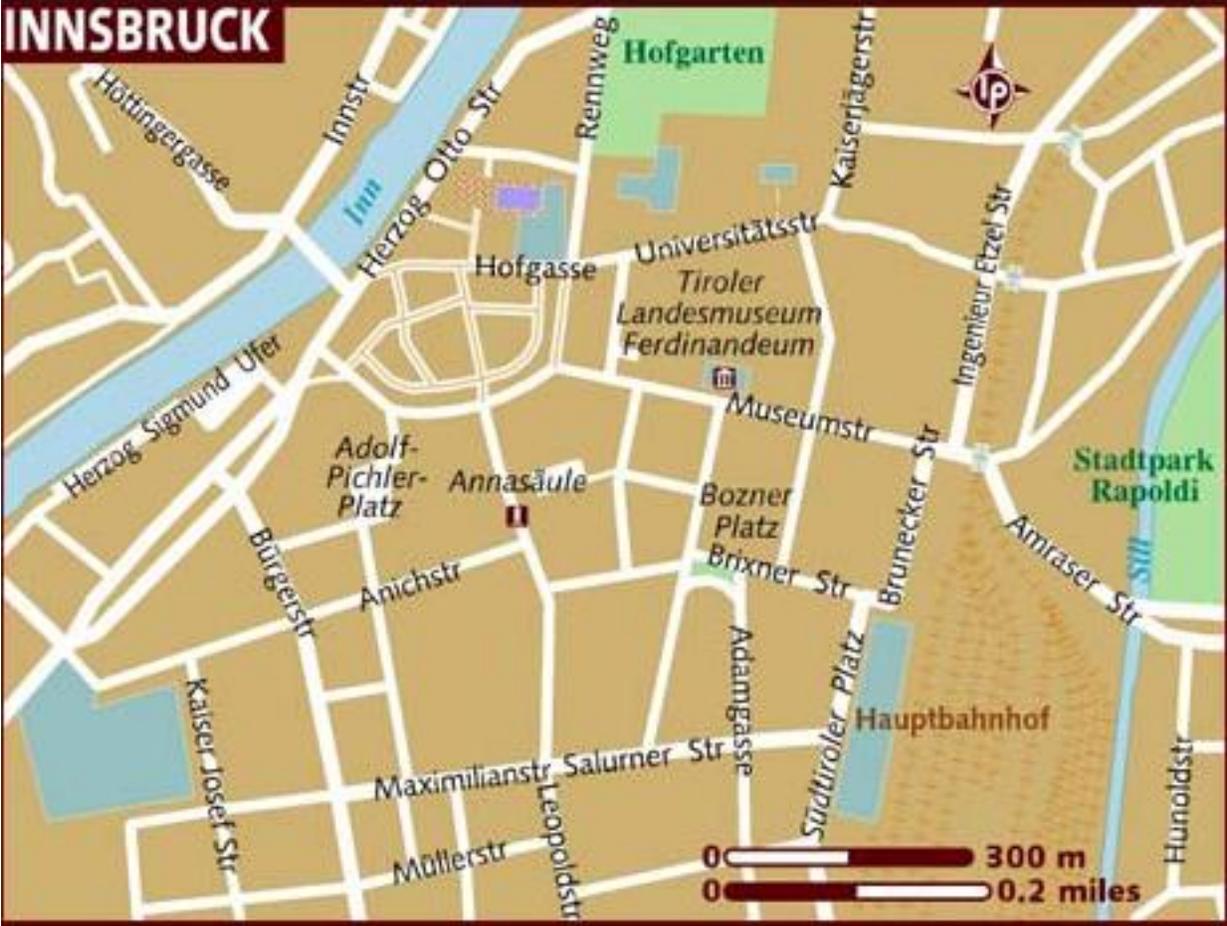
- Although there is a history of patriarchal family structure in Austria, business attitudes are quite liberal; female business travelers are unlikely to experience discrimination.
- Men and women shake hands upon greeting. The term "Fraulein" is only used for young women under the age of 18.
- Businesswomen are addressed as "Frau," whether they are married or single. Business dress is quite conservative. Women often wear dark suits and white blouses. Plain, muted, solid colors are common.

Health and Hospitals:

The standard of medical care in Austria is extremely high, and travelers should not encounter any difficulty with obtaining quality medical care. Austria has state maintained (public) hospitals and private hospitals. The best-known type of hospital is the public general hospital, which is set up to deal with many kinds of disease and injury, and typically has an emergency ward or department to deal with immediate threats to health.

All hospitals, except for some private clinics, are open to all insured patients.

Introduction to Innsbruck:



City Overview:

Innsbruck is the capital city of Tyrol in western Austria. It is in the Inn valley, at its junction with the Wipp valley, which provides access to the Brenner Pass some 30 km (18.6 mi) to the south.

Located in the broad valley between high mountains, the so-called North Chain in the Karwendel Alps (Hafelekarspitze, 2,334 metres or 7,657 feet) to the north, and the Patscherkofel (2,246 m or 7,369 ft) and Serles (2,718 m or 8,917 ft) to the south.

Innsbruck is an internationally renowned winter sports center and hosted the 1964 and 1976 Winter Olympics as well as the 1984 and 1988 Winter Paralympics. Innsbruck also hosted the first Winter Youth Olympics in 2012. The name translates as "Inn Bridge."

Transportation:

Innsbruck travelers should opt to make use of the public transportation in the area as frequently as possible. The public transportation system consists of two different modes of transportation: buses and trams. The buses are used for getting around Innsbruck relatively quickly and efficiently although inexpensively. The trams are used by tourists for seeing all of the major tourist attractions while gaining experience navigating Innsbruck.

The city bus system is a network of more than twenty bus lines, which cover all major areas of Innsbruck and its suburbs, operated by InnBus.

Food & Beverage:

Tafelspitz

This is considered the "national dish of Austria" and is the king of beef dishes in Vienna. It is a boiled beef broth served with horseradish on the side. The meat used is well-aged pieces of beef, from the bottom sirloin primal cut. Tafelspitz is simmered with root vegetables and spices in the broth. Many times, it will be served with roasted potato slices and a mix of apples and horseradish.

Apfelstrudel

One of the best known Austrian pastries is the Wiener Apfelstrudel. This delicious treat is a sweet layered pastry with an apple filling inside. The filling is made of grated cooking apples, sugar, cinnamon, raisins and bread crumbs.

Liptauer Cheese Spread

Liptauer is a spicy cheese spread made with sheep milk cheese, goat milk cheese or cottage cheese. The cheese is often spiced with paprika to give it a sharp, spicy taste. Liptauer cheese spread is usually served as an appetizer or snack in many restaurants.

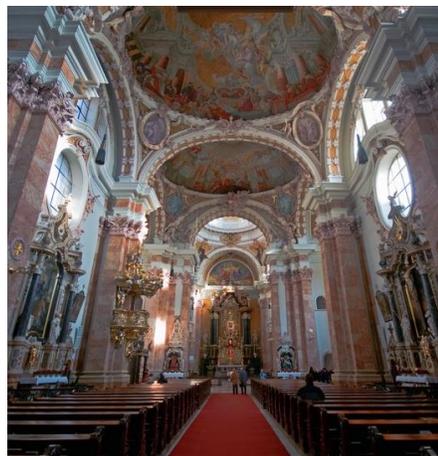
Weiner Schnitzel

This classic Austrian dish is a very thin, breaded and deep-fried schnitzel that is made from veal. It is prepared from a butterfly cut and whipped together with eggs and bread crumbs. After that, it is fried to a crisp. Traditional wiener schnitzel in Austria is served with kopfsalat (lettuce tossed with a sweetened vinaigrette dressing), cucumber salad or potato salad.

City Attractions & Sightseeing:

Bergisel Ski Jump - this Olympic facility is a literal high point of any Innsbruck trip. At its peak, the structure reaches 820 feet above the city. From there, daredevil skiers fly off the Bergisel Ski Jump at up to 57 mph., only professionals should attempt this feat. But visiting to catch a ski jumping tournament or simply to venture to the top is still a thrill.

Cathedral of St. James - The tolling bells and multiple clocks of the Cathedral of St. James have kept the town on time for almost three centuries. But it's more than just an oversized clock; this church is also a fine example of Baroque architecture and an exhibition of the excessive wealth of the Hapsburg Empire.



Schloss Ambras - The 16th-century Schloss Ambras consists of two parts. In the Upper Castle you'll find numerous regal rooms to explore, not to mention a phenomenal portrait gallery featuring the works of Titian and Velázquez among others. But it's the Lower Castle that distinguishes this royal residence from other Germanic palaces. Conceived by Archduke Ferdinand II, this section hosts a large collection of armor and his "Chamber of Art and Curiosities," a fascinating assortment of bizarre objects.

Olympia SkiWorld Innsbruck - The Stats: 81 mountain railways and lifts, 170 miles of runs, a 7,710-foot vertical drop, and nine different parks. With those types of numbers, Olympia SkiWorld Innsbruck is a haven for winter sports enthusiasts. In theory, you might never have to ski the same run twice in a multiple-day stay; however, we are betting that after a thrilling first time you will want to repeat many of them. It also becomes easily apparent why Innsbruck was chosen as the site of the Winter Olympics not once, but twice.



Imperial Palace (Hofburg) - Sandwiched between the Golden Roof and the Cathedral of St. James, this imposing Baroque

palace was once the royal residence for many monarchs of the Hapsburg Empire. Dating back to the 16th century, its current exterior can be credited to Empress Maria Theresa, the powerful sovereign of the Holy Roman Empire and the mother of Marie Antoinette.

Welcome to Italy!



Overview & Country Facts:

Italy is located in southern Europe, bordered on three sides by the Adriatic Sea, the Ionian Sea and Tyrrhenian Sea; to the north, Italy is bordered by Austria, France, Slovenia and Switzerland. Italy is a significant cultural and economic hub and is a major tourist destination. Rome serves as the country's capital city.

A professor of private law, Conte was first proposed on 21 May 2018 for the role of Prime Minister as the head of a coalition government between the Five Star Movement (M5S) and the League. After the two parties agreed on a "government contract", Conte formed his first cabinet on 1 June 2018. On 20 August 2019, Conte offered his resignation as Prime Minister after the League filed in a motion of no-confidence against its own government. Subsequently, the M5S and the centre-left Democratic Party agreed to form a new coalition government with Conte remaining in his position as Prime Minister. He was reappointed as Prime Minister of his second cabinet on 5 September. Conte became the first person in the history of the Italian Republic to lead governments in the same legislature, both with the right-wing and the left-wing.

The primary security concern for travelers to the country is crime. Most incidents that affect foreign visitors involve petty theft, such as purse snatching and pickpocketing. Strikes in various sectors of the economy occur frequently in Italy and may cause disruptions to services used by travelers.

Street demonstrations also occur frequently in the country. Although demonstrations do occasionally turn violent, the main concern for foreign visitors is the potential for these actions to cause disruptions to traffic in the area where they are taking place. Organized criminal groups remain entrenched in southern areas of the country; while this is a concern for overall security conditions in the country, the activities of these criminal enterprises rarely affect foreign visitors. Terrorism perpetrated by transnational groups and "homegrown" militants remains a concern in Italy. In addition, anarchist groups have carried out small bombing attacks on government related facilities and multinational corporations in recent years. These attacks are generally meant to be demonstrative rather than aimed at causing serious damage or casualties.

Country Facts:	
Official Country Name	Italian Republic
Type of Government	Republic
Leadership	President Sergio Mattarella; Head of Government: Prime Minister Giuseppe Conte
Capital	Rome
Official Language	Italian
Population	60.48 million
Ethnic Divisions	Italian, small numbers of Germans, French, Slovenians and Albanians
Religion	Roman Catholic (90%), others (10%)
Growth	1.5%
Inflation	1.14%
Unemployment	9.7%
Currency	Euro
Office Work Week	Monday – Friday
Time Zone Offset	UTC + 1
Country Phone Code	39
Capital City Phone Code	6
Nationwide Emergency Number(s)	112
Electricity	230 volts, 50 cycles AC
Plug Styles	Types C & Type F & Type L

Current Analysis:

- Prime Minister Giuseppe Conte took office in June 2018 after former Prime Minister Paolo Gentiloni.

Political & Economic Developments:

Political Situation

Italy's struggling economy is the most pressing issue facing the current government. Prime Minister Paolo Gentiloni was appointed in December 2016 after former Prime Minister Matteo Renzi stepped down following a controversial constitutional referendum the same month. Renzi had strongly supported the reforms, which would effectively transfer powers from the regions to the central government and to reduce the role of the Senate. He resigned after the reforms did not pass, as he had previously promised to do. It is possible that snap general elections could be held in 2017, which would bring Italy's political stability into question.

International Relations

While Italy has long been an entry point for illegal immigrants, since 2015 the stream of refugees and migrants has far surpassed the usual levels. Italy has partnered with other European countries to help monitor the Mediterranean Sea for boats -- typically highly unsafe and very crowded -- carrying refugees and migrants from North Africa and the Middle East. While many European countries have taken measures to address the crisis, tensions between Italy and the European Union (EU) have at times increased when Italians have claimed that too much of the burden continued to fall on Italy.

Economic Situation

The economic situation in Italy has been somewhat unstable over the past year. Despite a growing GDP, widespread unemployment -- which ranks among the highest in the Eurozone -- remains a major problem in the country; as of mid-- 2017, the unemployment rate was to 11.1 percent. The country's youth unemployment rate remains a persistent issue as well.

Security Issues:

- Crime, especially petty theft, is the primary security concern for travelers. Italy experiences frequent strikes, demonstrations and protests.
- Terrorism remains a concern in Italy due to the prevailing global situation, past threats and the country's alliance with the United States.
- Earthquakes are also a concern.

Crime

In Italy's larger cities, most crime-affecting visitors typically involves petty, opportunistic crime such as purse snatching and pickpocketing. Foreigners are particularly targeted by petty crime because of their perceived wealth and because they are more easily distracted than locals. Italy also sees many passport thefts each year. Theft from vehicles and apartment break-ins are also relatively common in Italy. While crime is usually nonviolent, victims have been physically harmed if they resist.

Mafia groups wield considerable economic and political influence in Italy; however, most travelers are not affected by organized criminal activities. The three largest mafia groups include the Cosa Nostra in Sicily, the Camorra in Naples and the 'Ndrangheta in Calabria. These organized crime groups are involved in drug trafficking, weapons smuggling, money laundering, hijacking, kidnapping, extortion, theft, corruption and many other illegal moneymaking operations. Historically, more than one third of all homicides in Italy have been attributed to organized crime. Many businesses in Italy are forced to pay protection money, which is locally known as "pizzo." Mafia groups are most powerful in the southern provinces of Calabria, Puglia, Campania and Sicily. As an illustration of the widespread influence of organized crime in these regions, up to 80 percent of businesses in Catania and Puglia in Sicily reportedly have to pay protection money to these groups on a regular basis.

Strikes

Strikes involving various sectors of the economy occur frequently in Italy. Lawmakers have passed measures with the intent of minimizing the disruptions related to industrial actions, particularly in the transportation sector. Despite these efforts, strikes continue to regularly occur and can cause significant disruptions to public and private services used by travelers. Most labor actions involving transportation sectors are announced days or weeks in advance.

Demonstrations

Protests and demonstrations related to labor actions and political, economic and social issues also occur frequently in Italy, especially in larger cities such as Rome and Milan. Most of the recent protests and demonstrations have been prompted by government austerity measures undertaken to address Italy's public debt issues. Italian security forces are effective at maintaining order during these events; however, incidents of violence occasionally occur. Street demonstrations may also cause disruptions to traffic in the vicinity of where they take place. Demonstrations and protests should be avoided as a precautionary safety measure.

Terrorism

The threat of terrorism perpetrated by Islamist militant groups remains a concern in Italy due in part to the country's alliance with the United States and its continuing presence and activity in Afghanistan and its role in fighting the Islamic State (IS). Like many other European countries,

Italy faces an increasing threat from radicalized individuals and jihadists who are returning to their home countries after receiving training from Islamist militant groups in war zone areas in Syria and Iraq. Transnational groups, such as al-Qaeda and -- more recently -- the Islamic State (IS), have repeatedly identified Italy, and Rome in particular, as targets for future attacks.

Anarchists are suspected of carrying out several past incidents of terrorism, including planting explosives and making threats against European Union- and government affiliated targets. Most of the terrorist acts attributed to anarchists involve letter bombs, which are low in scale and usually symbolic in nature, rather than aimed at causing casualties or major damage. Government facilities -- particularly the tax collection agency Equitalia -- have been the targets of most of the previous attacks; however, private interests have also been targeted.

Earthquakes

Italy is seismically active. Earthquakes of significant magnitude have occurred in the recent past, causing moderate to severe damage in populated areas. Mt. Etna is an active volcano located in eastern Sicily. Eruptions and subsequent ash clouds sometimes affect aviation in the area. On 23 August 2016, a 6.2-magnitude earthquake occurred in central Italy, killing more than 280 people.

Customs & Immigration:

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Passports and Visas

Italy is a signatory to the Schengen Agreement, which provides for the free movement of travelers between 26 signatory countries within Europe under a common visa policy. The so-called Schengen visa is typically a single-entry visa that allows visitors to travel between member states without needing a separate visa for each country. There are no internal border checkpoints between the following states: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland. Bulgaria, Croatia, Cyprus, Ireland, Romania and the United Kingdom -- although members of the European Union -- are not signatories to the Schengen Agreement and maintain their own visa requirements. It is important to note that border controls can be implemented with little notice, which has been a growing issue in light of the refugee and migrant crisis.

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Holders of a Schengen country's residence title can travel freely in the Schengen area for a period of up to 90 days.

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Travelers who are staying longer than 90 days -- either for work, school, or to reside in the European Union -- are required to apply for a Schengen visa. Among the requirements for a Schengen visa are documentation of adequate medical insurance (minimum coverage of 30,000 euros), application form, two passport photos and applicable fees. There may be additional requirements based on the type of visa applied for. To meet the medical insurance requirement, travelers must provide a letter from their insurance company stating that they will be covered for any medical and repatriation expenses -- applicable to the entire Schengen area -- for the entire duration of the intended stay.

Travelers requiring a Schengen Visa should apply for the visa at the embassy or consulate of the traveler's main destination country or, if traveling for short periods between multiple countries, at the embassy or consulate of the first country the traveler will enter upon arrival in the Schengen area. Travelers crossing external borders -- that is, borders that are shared with non-Schengen countries -- inbound or outbound will be subject to all entry requirement checks, including identification, documentation and visa (if applicable).

**Albania (with biometric passport), Andorra, Antigua and Barbuda, Argentina, Australia, Austria, Bahamas, Barbados, Belgium, Bosnia and Herzegovina (with biometric passport), Brazil, Brunei, Bulgaria, Canada, Chile, Costa Rica, Croatia, Cyprus, Czech Republic, Dominica, El Salvador, Estonia, Finland, France, Germany, Greece, Grenada, Guatemala, Honduras, Hong Kong (with special administrative region passport), Hungary, Iceland, Ireland, Israel, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau (with special administrative region passport), Malta, Macedonia (with biometric passport), Malaysia, Mauritius, Mexico, Monaco, Montenegro (with biometric passport), Netherlands, New Zealand, Nicaragua, Northern Mariana Islands, Norway, Panama, Paraguay, Poland, Portugal, Romania, Saint Kitts and Nevis, Samoa, San Marino, Serbia (with biometric passport), Seychelles, Singapore, Slovakia, Slovenia, South Korea, Spain, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Sweden,*

Switzerland, Timor-Leste, Tonga, Trinidad and Tobago, United Kingdom, United States, Uruguay, Vanuatu, Vatican City, Venezuela

Health

There are no vaccinations required to enter Italy from any other country.

Entry/Departure Taxes

There are no airport taxes levied upon travelers at Italian airports.

Imports and Exports

Visitors from non-European Union countries over the age of 17 can import up to the designated amounts of the following non-- commercial items (items of personal or family use or items intended as presents) duty-free:

200 cigarettes or 100 cigarillos or 50 cigars or 250 grams of tobacco;

A total of one liter of spirits exceeding 22 percent volume or undenatured ethyl alcohol of 80 percent volume (or greater) or a total of 2 liters of alcoholic beverages under 22 percent volume;

Four liters of still wine; 16 liters of beer; and Other items up to a value of 430 euro for air and sea travelers (this amount is reduced to 300 euro for other travelers).

There are no restrictions regarding the export of the above items, although those leaving the European Union should complete an ownership declaration for electronic items, such as cameras, laptops, etc.

There are no restrictions on the amount of foreign currency that can be imported into the European Union. However, travelers entering or leaving the EU with more than 10,000 Euros (or the equivalent in other currencies) must make a declaration to the customs official.

Currency:

The euro (€) is the official currency of Italy. Euro coins have been minted in denominations of 1, 2, 5, 10, 20 and 50 cents as well as full one- and two- euro coins. Euro bank notes are available in denominations of 5, 10, 20, 50, 100, 200 and 500 euros. ATMs are widely available and are the best means of withdrawing local currency.

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lack of training). Travelers checks are most often accepted in larger cities and towns; however, they may not be as widely accepted in provincial areas. Currency exchanges may charge exorbitant fees (sometimes as high as 13 percent).

Communications:

Although cell phone usage is pervasive, public telephones are still available throughout Italy; many accept both coins and pre-paid calling cards. Calling cards may be purchased at a variety of locations including some newsstands, bars and post offices. Another option for placing calls are Telephone offices. At Telephone offices, operators assign customers a booth, help them place your call, and collect payment when they have finished, at no extra charge. Telephone offices, usually indicated by the sign "Telecom," are often located in major train stations and in central business districts. GSM cellular coverage is available in most areas of Italy. Local prepaid SIM cards be purchased in Italy and used with existing equipment; however, not all cell phones from the U.S. and Canada will work in Italy.

Italy Country Code: 39

Rome Area Code: 06

Naples Area Code: 081

Florence Area Code: 055

Milan Area Code: 02

Palermo Area Code: 091

Turin Area Code: 011

Venice Area Code: 041

Calling Italy landline from abroad: Country exit code + 39 + city code + phone number

Calling Italy mobile phone from abroad: Country exit code + 39 + mobile code* + phone number
Calling Italy landline from within country: city code + phone number

Calling Italy mobile phone from within country: mobile code* + phone number

Making international calls from Italy: 00 + country code + city code + phone number

**Mobile code varies by call recipient's provider, but always begins with 3 (can be 3-5 digits in length).*

Cultural Information:

Language

Italian is the official language, but it is generally not difficult to find someone who speaks at least some English or other European languages.

Cultural Tips

- Italian business culture puts emphasis on being well-dressed.
- When invited to someone's home, it is customary for guests to bring a good bottle of wine, chocolates or flowers; an odd number of flowers are generally given.
- Dinner is generally served later in the evening in Italy (usually at around 2000 or 2100 local time).
- A guest usually waits for the host to sit before being seated, unless told otherwise. Guests also wait for the host to begin eating before they eat.
- The hand gesture of a closed fist with the index and little finger extended has a negative connotation. Pointing with the index finger is also considered rude.
- Cutting in line is common among Italians, and travelers may need to be more aggressive than they are accustomed in order to get service.
- It is common for two friends of the same sex to walk arm in arm; this does not necessarily indicate a romantic relationship.
- August is the month for vacations in Italy. Resort and beach areas are often more crowded during this period, while cities, such as Rome and Milan, see decreased activity. Because of this, many businesses in large cities close or operate with reduced hours during the month of August.
- When dining at restaurants, waiters will generally not bring the check unless specifically requested. A tip of 10 percent is generally appropriate for restaurants and taxis; service charges are sometimes automatically added to the bill at restaurants.

Tips for Female Travelers

In highly conservative cultures, foreign women may be perceived as promiscuous, inviting unwelcome or violent advances. Female travelers, in turn, are likely to encounter cultural mores that may initially seem startling or offensive. The purpose of this section is to apprise female travelers of such attitudes and customs, offer means to respond without giving offense, and promote a heightened sense for security among female travelers. The information offered below is not intended as advice, nor is it necessarily comprehensive in presenting the challenges female travelers may face. UnitedHealthcare Global encourages female travelers to thoroughly research the areas to which they travel to determine what precautionary measures to take and what to do should they become victims of crime while traveling.

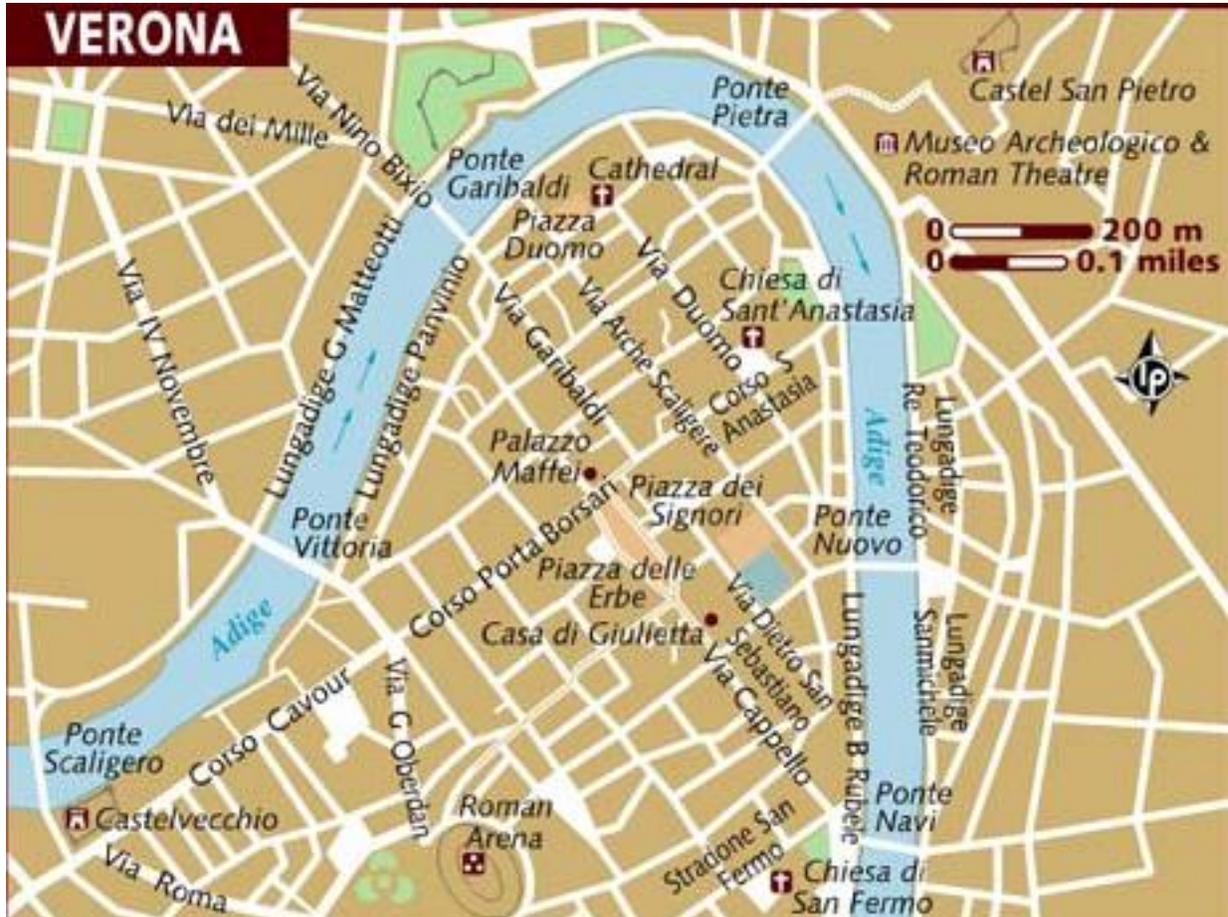
- There is a history of patriarchal family structure in Italy, which sometimes carries through to business attitudes. Women remain a minority in the work force, and even fewer are in executive positions. Industries that are exceptions include cosmetics, fashion and art; female executives in these industries tend to wield considerable discretionary power and command a great deal of respect. This is especially true in family owned firms.

- What some Italian men view as gallantry, some women may view as chauvinism. Being charming is a value in Italy. Traveling women should be prepared to accept many compliments graciously and monitor them for signs of escalating harassment.
- In business settings, men and women greet each other with handshakes. In social settings, women may air kiss good friends on either cheek, while close male friends may embrace and back-slap one another.
- There is no Italian equivalent for "Ms." Italian women frequently use their maiden names in business. Women should be aware that Italians stand closer to each other than North Americans do in normal conversation.
- Women who look foreign often receive catcalls on the street. The catcallers may follow women briefly. This is not viewed as harassment, but as optimism, and Italian women do not regard it as a threat.
- The kissing of gathered fingertips is broadly interpreted as meaning "excellent" or "very good" and can be used in reference to food, wine or even situations and people. Similarly, pressing one's fingertip to one's cheek is used to describe something as "delicious" or "good" or "lovely" and, like other gestures, can be used in reference to a passerby (usually a woman). Such gestures are not meant to be offensive.
- If extending a dinner invitation to an Italian businessman, it is appropriate to invite his wife as well. Women executives are rarely allowed to pay for business meals.
- By some Western standards, Italians dress elegantly and stylishly in cities. To blend in, women travelers should bring neck- scarves and leather shoes. Thieves can often spot a foreigner who is wearing athletic shoes. When entering religious sites (whether for prayer or sightseeing), women should be sure that their knees and shoulders are covered. Travelers visiting Venice should take water-tight shoes.
- Women should exercise caution in major cities, especially after dark. Harassment and groping are common in crowded public places and on public transportation.
- Criminals sometimes specifically target women wearing high heel shoes for purse-snatchings on cobblestone roads, making it difficult for victims to pursue their assailant.

Health and Hospitals:

Overall, Italy has an excellent health care system, which provides high-quality medical care throughout the entire country. UnitedHealthcare Global recommends that travelers and foreign visitors use private health care facilities for routine and elective medical care, and public hospitals for emergencies and serious medical conditions. UnitedHealthcare Global recommends that patients seek care in facilities located in urban areas. Outside the major cities, the medical infrastructure is less developed, and moderate and serious medical conditions may require evacuation to a larger city. Regionally, medical care in northern Italy is of an international standard. The quality of services in the central and southern regions may be unsatisfactory or of varying quality, and standards for nursing care are significantly lower. Private hospitals, many run by the Roman Catholic Church, may offer a pleasant alternative to the sometimes grim facilities of public hospitals, although they don't necessarily have the most sophisticated equipment. Some specialize in particular fields of medicine, such as obstetrics and surgery, rather than being full-service hospitals.

Introduction to Verona:



City Overview:

About two hours from bustling Milan and touristy Venice is Verona — a welcome sip of pure, easygoing Italy. Made famous by Shakespeare's star-crossed lovers, Verona is Italy's fourth-most-visited city and second in the Veneto region only to Venice in population and artistic importance. If you don't need world-class sights, this town is a joy.

Shakespeare's Romeo and Juliet made Verona a household word. Locals marvel that each year, about 1,600 Japanese tour groups break their Venice-to-Milan ride for an hour-long stop in Verona just to stand in a courtyard. The House of Juliet, where the real-life Cappello family once lived, is a crass and throbbing mob scene. The tiny, admittedly romantic courtyard is a spectacle in itself, with visitors from all over the world posing on the almost believable balcony and taking snapshots of each other rubbing Juliet's bronze breast, hoping to get lucky in love.

Despite the romantic fiction, the town is packed with genuine history. Because ancient Romans considered Verona an ideal resting spot before crossing the Alps, the city has a wealth of Roman ruins. The well-preserved amphitheater — the third largest in the Roman world — dates from the first century AD and still retains most of its original stone. Over the centuries, crowds of up to 25,000 spectators have cheered Roman gladiator battles, medieval executions, and modern plays — including Verona's popular summer opera festival, which takes advantage of the arena's famous acoustics.

Transportation:

There are two different types of public buses: city buses (called “Urbani”) and out-of-town buses, which run in all Verona Province (called “Extraurbani”). Both services are operated by the company ATV Azienda Trasporti Verona.

Food & Beverage:

Arancini - Crisp and golden brown, arancini refers to a dish of stuffed rice balls. The rice balls are fried after being coated in a dusting of crunchy breadcrumbs. These rice balls are usually filled with ragù, tomato sauce, mozzarella and peas. The regional specialties are made with different fillings and shapes depending on the location that the dish is prepared in.

Lasagne - Believed to have originated from the city of Naples, this well-loved and yet another classic Italian dish is made by baking sheets of lasagne pasta layered with cheese, ground meat, vegetables and different varieties of sauces, such as the ragù, bechamel or tomato sauce.

Prosciutto - An Italian favorite, prosciutto refers to dry-cured ham, served uncooked and cut in thin slices. The finest and priciest prosciutto originates from the central and northern regions of Italy. Light, savory and airy, the cured meat is usually served with pasta, or wrapped around slices of cheese or sweet melons.

Saltimbocca - The dish contains thin slices of veal, topped with salty prosciutto and herb leaves. These ingredients, joined together with a toothpick, are sautéed in a pan until the meat is done. Different varieties of meat, such as chicken and mutton are also used for preparing the saltimbocca.

City Attractions & Sightseeing:

Roman Arena - Built of pink-tinged marble in the 1st century AD, Verona's Roman amphitheater survived a 12th-century earthquake to become the city's legendary open-air opera house, with seating for 30,000 people. You can visit the arena year-round, though it's at its best during the summer opera festival.



Giardino Giusti - Across the river from the historic centre, these sculpted gardens are considered a masterpiece of Renaissance landscaping and named after the noble family that has tended them since opening them to the public in 1591. The vegetation is an Italianate mix of the manicured and natural, graced by soaring cypresses, one of which the German poet Goethe immortalised in his travel writings.

Museo di Castelvecchio - Bristling with fishtail battlements along the River Adige, Castelvecchio was built in the 1350s by Cangrande II. Severely damaged by Napoleon and WWII bombings, the fortress was reinvented by architect Carlo Scarpa, who constructed bridges over exposed foundations, filled gaping holes with glass panels, and balanced a statue of Cangrande I above the courtyard on a concrete gangplank. The complex is now home to a diverse collection of statuary, frescoes, jewellery, medieval artefacts and paintings.

Lamberti Tower - One of Verona's most popular attractions, this 84m-high watchtower provides panoramic views of Verona and nearby mountains.

Sunday Flea Market - The flea market fills Piazza San Zeno and the surrounding streets, and is a feast of art nouveau light fittings, gramophone players, fascist-era bike parts and lots of alarm clocks – a real mix of antiques and junk which you could spend all day browsing.



Welcome to Switzerland!



City Overview & Country Facts:

Switzerland is a stable and well-developed democracy comprised of 26 cantons, or states. The prosperous, developed nation shares borders with France, Italy, Austria, Liechtenstein and Germany. The country's terrain is mostly mountainous, with the Alps in the south, the Jura mountains in the northwest and a central plateau in between. The country is best known for its banking industry, in addition to the production of high-quality timepieces and chocolates. Known historically for its independence and neutrality, Switzerland did not participate in either of the two World Wars. The country joined the United Nations in 2002 but has not pursued membership in the European Union. Despite this, a series of bilateral agreements with the EU has allowed Switzerland to benefit from the increasing political and economic integration of the continent.

Overall, the primary security concern for visitors is petty crime. Incidents involving theft of personal property such as residential and vehicle burglary outnumber crimes against persons. Violent crime is rare. Street demonstrations occur periodically in Switzerland's larger cities and may cause disruptions to public services and transportation. Some protests may turn violent, particularly those organized by anarchist or anti-globalization activists, who regularly stage protests over the annual World Economic Forum held each January in Davos. Terrorism perpetrated by transnational Islamist militants poses a relatively low risk in Switzerland, although recent political discourse and legal actions perceived to be against the influence of Islam in the country heighten concerns.

Country Facts:	
Official Country Name	Swiss Confederation
Type of Government	Federal Republic
Leadership	President Ueli Maurer; Vice President Simonetta Sommaruga
Capital	Bern
Official Language	German, Italian, French, and Romansch
Population	8.57 million
Ethnic Divisions	German 65%, French 18%, Italians 10%, Romansch 1%, Other 6%
Religion	Roman Catholic 41.8%, Protestant 35.3%, None 11.1%, Muslim 4.3%, others 7.5%
Growth	1.1%
Inflation	0.94%
Unemployment	4.88%
Currency	Swiss Franc
Office Work Week	0800-1700 Monday – Friday
Time Zone Offset	UTC + 1
Country Phone Code	41
Capital City Phone Code	31
Nationwide Emergency Number(s)	112
Electricity	220 volts, 50 cycles AC
Plug Styles	Types C & Type J

Current Analysis:

- Switzerland is a stable and prosperous democracy with one of the highest rates of per capita GDP in Western Europe.
- Attention has been focused in recent years on an increasing conservative element within the country. The most recent parliamentary election saw the far-right Swiss People's Party maintain its position as the largest party in Switzerland.
- Switzerland weathered the global economic crisis better than some other countries, but recovery in the years since has been slow.
- The country is unlikely to join the European Union in the near future, as opposition to relinquishing the country's sovereignty is strong.

Political & Economic Developments:

Political:

Switzerland has a decentralized federal state with most of the political power residing in its 26 cantons and local communities. Each individual community in the country has its own constitution with control over local institutions, such as schools, police forces and welfare programs. Any citizen in the country can initiate a referendum to change the constitution at any time by gathering 100,000 signatures in support of holding the referendum. Consequently, the Swiss people are often presented with many issues to vote on, causing confusion and apathy among some voters.

While most local issues are decided by the cantons, or “states,” the federal government decides most foreign policy issues and matters that affect the country. The federal government consists of an executive branch and the United Federal Assembly, a bicameral legislative body. The president is drawn from the seven federal ministers to serve a one-year term as *Primus inter pares*, or “first among equals,” during that time. The council rotates the presidency to a new member every year and chooses a vice president.

Political Trends:

The far-right Swiss People's Party (SVP) won the country's most recent parliamentary elections held in October 2015. Regaining votes lost in the 2011 elections, the Swiss People's Party remains the largest party in Switzerland. The growth in prominence of the party has been a source of controversy in Switzerland, particularly as it has at times been associated with xenophobic and racist attitudes. The party has supported various controversial initiatives, including the 2009 referendum to ban the construction of minarets at mosques (the tower from where calls to prayer are traditionally made), which was approved and has maintained staunch opposition against accepting large numbers of asylum seekers. However, the country's unique political institutions are likely to temper the influence of extremism even with the SVP's success.

Economic:

Switzerland has historically been one of Europe's most stable economies, with one of the highest per capita GDP in Western Europe. While known primarily for its finance and banking industry, the country also has a significant tourism industry and produces a variety of high-quality technical products, including its renowned watchmaking industry.

Compared to some of its neighbors, Switzerland weathered the economic crisis relatively well, especially considering its economic reliance on the financial sector. Switzerland's economy shrank by 1.5 percent in 2009 but has seen modest growth in each of the years since. The government implemented several stimulus packages to help the economy, as well as a bailout for the country's largest bank. Despite this modest growth in recent years, inflation and unemployment rates remain relatively low. However, unemployment rates have continued to rise over the past several years. In December 2019, it rose to a high of 4.88 percent.

International:

One of the most prominent international relations issues Switzerland faces remains the issue of tax evasion. Switzerland has taken great strides to change its reputation as a tax haven. Switzerland was removed from the Organization for Economic Cooperation and Development (OECD) "gray list" of tax haven countries in 2009 after relaxing its bank-secrecy laws. The country also signed an updated tax evasion treaty with the United States in the same year, allowing U.S. officials more access to information about Swiss bank account holders. Similar agreements were also signed with other countries, including Denmark, Luxembourg, France, Norway, Austria, the United Kingdom, Mexico and Finland. Despite these measures, which some have described as ineffective, Switzerland was ranked as the world's top tax haven in the 2018 Financial Secrecy Index.

Although Switzerland has rejected membership in both the European Union and the European Economic Area, the country has made efforts to increase ties with its European neighbors, accepting membership in the EU Schengen and Dublin agreements through a referendum in 2005. The agreements include Switzerland in a European passport-free zone and increased cooperation in other spheres as well. Despite this cooperation, Switzerland is unlikely to join the European Union in the near future, as opposition to giving up the country's sovereignty is strong, and Switzerland's inclusion in the current agreements has prompted debate and concern regarding the influence of immigrants to the country, which has become increasingly contentious given the current refugee and migrant crisis.

Security Issues:

- While Switzerland is a safe destination overall, petty crime is the security concern travelers are most likely to encounter.
- Demonstrations occasional take place in Switzerland, particularly in the urban areas.
- Terrorism is a concern in Switzerland.

Crime:

Overall, Switzerland has a lower per capita crime rate than the United States. Additionally, crime rates in Switzerland have continually decreased in recent years. Nevertheless, petty crime such as pickpocketing and purse snatching is the security concern travelers are most likely to encounter. Petty crime occurs primarily in the country's largest cities, including Zurich, Geneva and Bern. Criminal activity usually increases during peak tourist periods (summer and Christmas) and during major conferences and public events. Petty crimes are more common in areas of these cities that draw large crowds, such as train and bus stations, as well as airports. Violent and sexual crimes are rare. Police officers in Switzerland are professional, efficient and punctual. Many officers speak passable English.

Vehicle thefts and burglaries are a persistent concern throughout Switzerland. Organized crime is also a concern, particularly in regard to money laundering and drug trafficking.

Demonstrations:

Switzerland is home to many large international organizations and hosts numerous international conventions and conferences. These organizations and conferences frequently attract activists and other demonstrators protesting in support of a variety of issues. Demonstrations rarely cause significant delays or affect travelers, and many of these demonstrations are scheduled in advance.

Terrorism:

Although the terror threat in Switzerland has historically been lower than in other European countries, controversial measures and political discourse that could be perceived as targeting Islam including a ban on construction of minarets at mosques have increased the possibility that the country could be targeted by extremist groups. In addition, Switzerland's central European location, traditionally lax border control policies and established financial institutions has historically attracted Islamist extremists seeking a stable place to plan attacks throughout Europe and elsewhere.

Customs & Immigration:

The Entry Requirements section reflects the most correct and up-to-date information to the best knowledge of UnitedHealthcare Global. Setting requirements for entry into the country is the sole prerogative of each country's government, and requirements may change, sometimes with little or no prior notice. Travelers should always contact the diplomatic representation of the country prior to departure to verify entry requirements.

Passports and Visas:

Switzerland is a signatory to the Schengen Agreement, which provides for the free movement of travelers between 26 signatory countries within Europe under a common visa policy. The so-called Schengen visa is typically a single-entry visa that allows visitors to travel between member states without needing a separate visa for each country. There are no internal border checkpoints between the following 22 Schengen Zone countries: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain and Sweden. Iceland, Norway and Switzerland have signed an agreement that allows travelers to enter these countries on the same terms as those for Schengen countries. Bulgaria, Cyprus, Ireland and the United Kingdom although members of the European Union are not signatories to the Schengen Agreement and maintain their own visa requirements. It is important to note that border controls can be implemented with little notice, which has been a growing issue in light of the refugee and migrant crisis.

The following entry regulations apply to the Schengen countries:

- Nationals of the Schengen countries are not required to have a visa to travel between the Schengen countries, but should carry a national identification card or passport as a means of identification.
- Holders of a Schengen country's residence title can travel freely in the Schengen area for a period of up to 90 days. Citizens of countries not party to the Schengen Agreement are required to have a passport for entry into the first Schengen country visited. Passports are not required to travel between Schengen countries, but may be required if asked for identification. A visa is not required for stays of up to 90 days within a six-month period (for both business and leisure trips) for residents of several dozen countries (including Australia, Canada, Croatia, Japan, New Zealand and the United States).
- Travelers who are staying longer than 90 days either for work, school, or to reside in the European Union are required to apply for a Schengen visa. Among the requirements for a Schengen visa are documentation of adequate medical insurance (minimum coverage

of 30,000 euros), application form, two passport photos and applicable fees. There may be additional requirements based on the type of visa applied for. To meet the medical insurance requirement, travelers must provide a letter from their insurance company stating that they will be covered for any medical and repatriation expenses applicable to the entire Schengen area for the entire duration of the intended stay.

- Travelers requiring a Schengen Visa should apply for the visa at the embassy or consulate of the traveler's main destination country or, if traveling for short periods between multiple countries, at the embassy or consulate of the first country the traveler will enter upon arrival in the Schengen area. Travelers crossing external borders that is, borders that are shared with non-Schengen countries inbound or outbound will be subject to all entry requirement checks, including identification, documentation and visa (if applicable).

Health:

There are no vaccinations required to enter Switzerland from any country.

Entry/Departure Taxes:

There are no airport taxes levied upon travelers at Swiss airports.

Imports and Exports:

Travelers arriving from Europe may import up to 200 cigarettes or 50 cigars or 250 grams of pipe tobacco. The allowance for alcohol is one liter of spirits above 30 proof and two liters of alcohol below 30 proof. Tobacco and alcohol may only be brought in by people aged 17 or over. Goods for personal use and gifts up to the value of CHF 200 may also be imported. There are certain restrictions on items for export, including on precious metals, weapons and intellectual property. There are no restrictions on the import and export of either foreign or local currencies.

Currency:

The Swiss franc (CHF) is the official currency. One Swiss franc, also called franken or franco, is equal to 100 centimes, rappen or centesimi. Notes are printed in 10, 20, 50, 100, 200- and 1,000-franc denominations. Coins are minted in denominations of 5, 10, 20 centimes and 1/2, 1, 2 and 5 francs.

Major credit cards are accepted at most stores, services and facilities throughout the country. However, many European countries have adopted a type of credit card featuring a microchip that requires users to enter a personal identification number when making a purchase. Credit cards with only a magnetic stripe on the back such as those issued by banks in the United States may be rejected by automatic kiosks and other retail merchants. While in theory a clerk can manually swipe the card to complete the transaction, some merchants may be unable or unwilling to do so (for example, due to a language barrier or lack of training).

Currency can be exchanged at most airports and banks. U.S. dollars are usually accepted at airports, rail stations and banks, but an additional rate may be charged. ATMs are widely available in Switzerland.

Communications:

The Swiss telephone system is modern and efficient. Internet and cell phone access is widely available. Public phone booths have become less common in recent years, but can generally be found at train stations, airports and post offices; most only take phonecards (taxcards), which are readily available in several different denominations at most convenience stores and post offices.

Switzerland Country Code: 41

Zurich Area Code: 43

Geneva Area Code: 22

Bern Area Code: 31

Calling Switzerland landline from abroad: Country exit code + 41 + city code + phone number

Calling Switzerland mobile phone from abroad: Country exit code + 41 + mobile code* + phone number

Calling Switzerland landline from within country: 0 + city code + phone number

Calling Switzerland mobile phone from within country: 0 + mobile code* + phone number

Making international calls from Switzerland: 00 + country code + city code + phone number

**Mobile code varies by call recipient's provider; is always a two-digit code starting with 7.*

Cultural Information:

Language:

There are four national languages spoken in Switzerland: German, Italian, French and Romansch. Each canton has the right to determine its official language. Although French and Italian are essentially spoken as written, there is a difference between written German (standard German) and what is spoken every day by the German Swiss. There are also a number of different German dialects spoken within Switzerland. More than 60 percent of Swiss nationals speak German as their first language, and German is the most common language spoken in central and northern Switzerland. French is the first language for approximately 20 percent of the population and is most common in the eastern cantons that border France. Approximately 6 percent of the population speaks Italian as a first language, mostly in the southern cantons that border Italy. Romansch is typically only found in parts of the eastern cantons, with less than 1 percent of the population speaking it as a first language.

Cultural Tips:

- A handshake is the standard greeting in Switzerland. Light kisses on the cheeks are also common in greetings between women or a man and a woman, but not usually between men in cases where those involved already know each other. Eye contact is important in communication.
- Foreigners should attempt to give a greeting in either French, German or Italian (depending on the area) upon first meeting someone.
- Visitors should always wait to be invited before addressing someone by his/her first name.

- It is common to issue a general greeting to all present when entering bars, cafés or shops.
- Swiss people generally have a larger sense of personal space and may be uncomfortable if someone stands too close to them.
- Punctuality is very important for all business engagements, particularly in German speaking areas. Some allowance is given for social engagements.
- A small gift, such as wine or flowers, is appropriate when visiting someone's home. It is appropriate to clear one's plate when eating at someone's home; setting the knife and fork on the plate indicates that one has finished the meal.
- Smoking is prohibited in many public places, but specific regulations depend on the city.
- A 15 percent service charge is customarily included in the price quoted at all service and hotel providers. In restaurants, a 15 percent service charge is typically included in the bill. If one chooses to tip on top of this, it is common for the total bill to be rounded to the next franc or applicable unit. Taxi rates generally include the tip, although some may also choose to round up the total bill. Porters at hotels receive tips of Fr1-2 per bag.

Tips for Female Travelers:

- Although there are no specific security threats to women in Switzerland, travelers should take basic precautions, such as not walking alone at night, locking the door to hotel rooms and never opening their door to strangers.
- Switzerland remains a relatively conservative country; women did not receive the right to vote at the federal level until 1971 and the last canton to institute women's suffrage for regional elections was Appenzell in 1991. Despite this conservatism, an increasing number of women are moving into the ranks of management positions in advertising, banking, engineering, insurance and public relations.
- Foreign businesswomen generally have no problems establishing their credentials in Switzerland, provided they meet the same rigid requirements that male colleagues must also attain. Professionalism, efficiency and precision are highly regarded, irrespective of gender.
- There is no equivalent in German or French for the title "Ms." Businesswomen are generally addressed as Madame (Frau in German) or Mrs., whether the person is married or not. "Mademoiselle" and "Fraulein" are used for those under 18 and may be condescending in any other context.
- In business situations, many Swiss will shake hands with all males present but wait until a female offers her hand to shake it.

Health and Hospitals:

Switzerland has an excellent health care system with medical facilities that are among the best in Europe. In fact, Switzerland has the highest density of hospitals, concentration of advanced medical equipment and an extremely high doctor-to-population ratio. In general, UnitedHealthcare Global recommends that travelers and foreign visitors use private or public health care facilities in urban areas, for the following reasons: Concentrations of medical professionals, particularly specialists, are greatest in urban areas Most hospitals in large cities offer treatments for a variety of specialties Many cities have university teaching hospitals that have subspecialty offerings The number of doctors varies between regions; typically, more doctors are found in urban areas vs. rural.

Introduction to Lausanne:



City Overview:

Lausanne, the second-largest city on Lake Geneva, combines a dynamic commercial town with the locality of a holiday resort. The capital of the canton of Vaud is also a lively university and convention town. Sports and culture are given a high profile in the Olympic capital.

City Facts:	
Population:	137,810 (2017)

The setting of Lausanne is extremely picturesque: it is hardly surprising that the International Olympic Committee has been based here since 1914. The town is built on three hills, surrounded by vineyard-covered slopes, with Lake Geneva at its feet. Rising impressively from the opposing French lakeshore are the Savoy Alps. The attractive old town is largely car-free. Small alleyways with cafes and boutiques shape the streetscape in the medieval city center.

The old town is dominated by the cathedral, which is regarded as Switzerland's most impressive piece of early Gothic architecture. Lausanne was a diocesan town for over a thousand years. Shopping streets can be found surrounding the cathedral as well as in the pretty waterfront area of Ouchy.

Transportation:

You can go almost anywhere in Switzerland using a combination of the federal train system (CFF in French, and SBB in German) and the famous post buses.

Almost everyone in Switzerland has an annual half-fare card called "Abonnement Demi-Tarif". This pass enables you to buy all your train or boat tickets at half price. Children under 16 can obtain a family card that allows him/her free travel anywhere in Switzerland on public transportation when accompanied by a parent. Those younger than 25 are eligible for the yearly "Voie 7" card, which allows free travel from 7:00 pm until the last train of the night. All these passes can be obtained from any CFF office (there is one on campus next to the Information Center on the Esplanade.) You will need a passport photo for the half-fare card, and passports for any of these offers.

Food & Beverage:

Swiss foods typically come from many regional foods and specialties found across Switzerland's 26 cantons. You will find top Swiss foods with heavy French, German and north Italian influences, with bases of Swiss cheeses, potatoes and traditional Swiss ingredients that were readily available to the first Alpine farmers.

Common Swiss Dishes:

Cheese fondue - Melted cheese with bread cubes. The bread cubes are picked up on the fork and swiveled in the melted cheese, which is served in a traditional ceramic fondue pot called 'caquelon'.

Äplermagronen - A kind of gratin with potatoes, macaroni, cheese, cream and onions. And most importantly, stewed apple on the side.

Rösti - A flat, hot cake made of grated, cooked jacket or raw potatoes and fried in hot butter or fat.

Stunggis – A pork and vegetable stew.

Common Swiss Beverages:

Rivella - A carbonated Swiss drink based on lactose, is one of the most popular drinks in Switzerland.

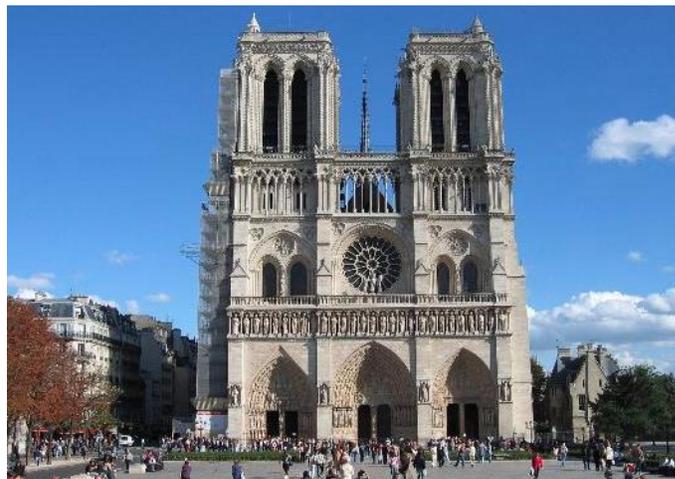
Ovomaltine (known in the USA as "Ovaltine") – The chocolate drink originated in Switzerland. Aside from being a beverage, the powder is also eaten sprinkled on top of a slice of buttered bread.

Passaia – This passion fruit soda has been around since the 1960s when it pioneered exotic flavors in Switzerland.

Choclo – This soft drink combines flavors of chocolate with carbonated Swiss water.

City Attractions & Sightseeing:

Cathedral of Notre Dame - Lausanne's Gothic cathedral, Switzerland's finest, stands proudly at the heart of the Old Town. Raised in the 12th and 13th centuries on the site of earlier, humbler churches, it lacks the lightness of French Gothic buildings but is remarkable, nonetheless. Pope Gregory X, in the presence of Rudolph of Habsburg (the Holy Roman Emperor) and an impressive following of European cardinals and bishops, consecrated the church in 1275.



Place de la Palud - Below the cathedral, the winding streets of the old city are reserved for pedestrians and converge on Place de la Palud, where you'll see Lausanne's oldest fountain, with Justice represented on its center pillar. On the steps around the fountain, you'll often find people sitting as they await the clock above, which shows animated scenes from local history every hour from 9am to 7pm. On Wednesday and Saturday mornings, market stalls selling local farm produce fill the square and its radiating streets.

Olympic Museum - Along with the artifacts and history of the competitions, the museum overlooking Lake Geneva focuses on the spirit and values of the Olympics and the qualities that have made them endure. The recently renovated displays span the entire history of the games, from their origins in ancient Greece to the most recent, and include Olympic torches, historic posters, equipment, and clothing worn by Olympians.

St. Francois Church - The hub of Lausanne's traffic is the Place St.-François, where you'll find the former Franciscan church of St.-François. The church dates from the 13th and 14th centuries; its tower was built in 1523. Be sure to see the beautiful stained-glass windows in the choir, which date from 1907. The church was once part of a major Franciscan convent, which was dissolved in the Protestant Reformation, at which time the church interior was stripped of its decorations and imagery. Lausanne's Christmas market is held in the street here.

Sauvabelin Tower - This tower built in local solid wood in a spirit of respect for the environment allows everyone to admire the magnificent panorama extending to the heights of Lausanne. The 302 steps of the Tour de Sauvabelin sponsored by many local companies and many private individuals will allow you to access the summit safely after a refreshing effort.



Welcome to France!



Overview & Country Facts:

France is a stable democracy located in Western Europe; to the east, it borders Spain, and to the west, it borders Belgium, Germany, Italy, Luxembourg and Switzerland. The semi-presidential government is comprised of 96 mainland departments, and also has five overseas departments. Independent centrist Emmanuel Macron won the country's most recent presidential elections on 7 May 2017 after a runoff against far-right Front National Candidate Marine Le Pen. While Macron won with approximately 66 percent of the vote, he will have to form a government with other parties, which will require overcoming deep-rooted political divisions and uniting a deeply divided country. Macron may hope that his appointment of centrist Édouard Philippe as prime minister will help parties find common ground. Among the most divisive issues is France's economy, which while it is one of the largest economies in the European Union struggles with consistently high unemployment and slow economic growth.

The overall assessment of threats in France is Medium. In general, the security concern visitors to France are most likely to encounter is crime. Petty crime is the security concern travelers to France are most likely to encounter, particularly in the country's larger cities. Strikes in the public and private sectors occur frequently and may disrupt services used by travelers, including transportation. Street demonstrations also occur regularly in the country, frequently disrupting traffic. Although protests are usually peaceful, they sometimes devolve into violence. The threat of terrorism perpetrated by Islamist militants such as those affiliated with or inspired by al-Qaeda or the Islamic State (IS) represents a continuing threat in France. Several terrorist attacks have occurred in France in recent years. Possibly the most notable attack took place in central Paris on 13 November 2015. Several well-organized, coordinated attacks targeted civilian locations including Stade de France, cafes and a concert venue. Additional information can be found in the Security Issues section. Continued French military intervention in central Africa and the Middle East contributes to concerns of homegrown terrorist attacks. Future attacks could involve largescale bombings or less sophisticated but still deadly smaller-scale assaults. Additionally, there is a persistent threat posed by radicalized individuals who are capable of carrying out "lone wolf" attacks that are difficult to detect or prevent. Domestic terrorist groups most notably the Corsican National Liberation Front (FLNC) have carried out occasional attacks in France in the past, but foreign visitors are rarely affected.

Country Facts:	
Official Country Name	French Republic
Type of Government	Republic
Leadership	President: Emmanuel macron, Prime Minister Eduard Philippe
Capital	Paris
Official Language	French
Population	67.2 million
Ethnic Divisions	French with North African, Indochinese and Basque minorities
Religion	Roman Catholic (83-88%), Protestant (2%), Islam (5-10%), Judaism (1%)
GDP Growth	0.3%
Inflation	0.7%
Unemployment	8.4%
Currency	Euro
Office Work Week	Monday – Friday
Time Zone Offset	UTC + 1 (Daylight Saving Time observed)
Country Phone Code	33
Capital City Phone Code	01
Nationwide Emergency Number(s)	112 (all emergencies, (17 (police), 18 (fire and medical), 15 (backup medical)
Electricity	230 V, 50 Hz
Plug Styles	Types C, E

Current Analysis:

- Centrist Emmanuel Macron became France's new president in May 2017 after winning a runoff vote against far-right Marine Le Pen on 7 May 2017.
- Macron faces the challenge of campaigning for his party, En Marche!, ahead of parliamentary elections in mid to late June 2017. He will likely have to build a coalition in order to effectively govern France.

Political & Economical Developments:

Political Situation:

Independent centrist Emmanuel Macron, who founded the young En Marche! Party, won the country's most recent presidential elections on 7 May 2017 after a runoff against far-right Front National candidate Marine Le Pen. While Macron won with approximately 66 percent of the vote, he will likely have to form a government with other parties following parliamentary elections scheduled on 11 and 18 June, which will require overcoming deep-rooted political divisions and uniting a very divided country. In a surprise development, estimates indicate that 9 percent of voters submitted blank ballots (or ballots stating a choice other than Le Pen or Macron); the act referred to in France as ballot blanc is common in France, but this was the highest percentage of the overall vote since the Fifth Republic was founded in 1958. The number of protest votes in addition to the portion of the electorate that abstained highlights how contentious this election was, a trend that will likely continue ahead of France's legislative elections.

Macron may hope that his appointment of centrist Édouard Philippe as prime minister will help parties find common ground. While En Marche! will have candidates running in almost every district in the country, it is relatively unlikely that En Marche! will achieve an absolute majority of the votes, meaning Macron will need to build a coalition in order to push through many of the policy initiatives he campaigned on. The parliamentary elections will be closely watched both domestically and internationally.

International Relations

Much of the narrative surrounding France's international relations centers on the country's relationship with Europe. While the country is a member of the European Union (EU), recent elections most notably the most recent presidential election highlighted growing dissatisfaction with the EU within France's population. One party, the Front National (FN), capitalized on this notion; the FN presidential candidate Marine Le Pen campaigned on France leaving the union as the United Kingdom voted to do in the summer of 2016. While President Emmanuel Macron is moving forward with a pro-EU agenda, France's relationship with other European countries may face challenges moving forward.

Economic Situation:

Since the 2008 global financial crisis, the French economy has grown steadily. However, compared to its European competitors, growth has not been quite as high as hoped. In mid-2016, then President Francois Hollande introduced controversial labor reforms that were intended to ease the burden on employers, which would theoretically make job creation easier. However, by the end of 2016 French economic growth reached only 1.1 percent; while this marked the highest growth in France since 2012, it was quite lower than the European Union (EU) average of 1.8 percent. Furthermore, according to Financial Times, economic growth dropped to 0.3 percent in the first quarter of 2017; the economy is not forecast to improve by much over the second and third quarters of the year, although these odds may change in light of

June's parliamentary elections. The economy will continue to be a main issue Macron's government faces. Job creation remains one of France's most serious problems and unemployment remains near 10 percent, despite the aforementioned labor reforms. In the World Bank's 2019 Ease of Doing Business Survey, France ranked 32nd out of 190 countries globally.

Security Issues:

- Crime, mostly in the form of petty theft, is the security concern in France that is most likely to affect travelers. Racially-motivated crime has become a growing problem in recent years.
- Strikes occur often in France.
- Demonstrations and protests are common occurrences in the country.
- The threat of terrorism remains a significant concern across France.

Crime:

Crime is the security concern travelers to France are most likely to encounter, particularly in larger urban areas such as Paris, Marseille and Nice. Most incidents affecting travelers involve nonviolent, opportunistic crime such as pickpocketing and purse snatching as well as thefts from hotel rooms and parked vehicles. Thieves frequent areas popular with tourists, including hotel lobbies, famous historic sites, shops, restaurants and beaches. Criminals also operate on board public transportation, particularly on the metro, buses and on both regional and long-distance trains. Sophisticated groups of thieves (who are often well-dressed) sometimes operate in teams, with one member distracting the target while an accomplice steals valuables. Foreign travelers may be specifically targeted due to their perceived unfamiliarity with their surroundings. Caution is warranted when withdrawing cash from ATMs, as criminals frequently target users. Although relatively infrequent, muggings and street robberies do sometimes occur, especially during the late-night and early morning hours in urban areas.

Crime rates are higher in the impoverished suburban areas surrounding major cities, where incidents of civil unrest and rioting have broken out in the past. Tensions are elevated in these areas because the underlying issues that have sparked rioting in the past remain unresolved. There is a possibility that even minor incidents (such as a police shooting) in these impoverished areas could trigger a resurgence of civil unrest and rioting. Studies in recent years indicate an increasing number of sexual assaults reported in France. A study published by the French National Observatory of Crime and Criminal Justice (ONDRP) in 2016 indicated that the highest number of rapes per capita in Paris was in the 1st arrondissement, where many national landmarks and tourist attractions are located. While approximately 25 percent of the reported cases in Paris overall involved two people who were acquainted, around 20 percent of reported incidents occurred just after the victim met their attacker. While there is no indication that foreigners are directly targeted in sexual assaults, travelers should take care when around new acquaintances and should not accept drinks from strangers while in France, particularly if at nightclubs.

In recent years, France has witnessed an increase in the number of incidents of anti-Semitism and of other crimes against ethnic and religious minorities; past incidents have included vandalism of religious sites and less frequently physical assaults. The likelihood of anti-Semitic attacks is highest during periods of heightened tensions in the Middle East. In addition, the Chinese government has expressed concern regarding the growing number of crimes targeting Chinese nationals, particularly tourists.

Labor Strikes:

Labor strikes in the public and private sectors occur very frequently in the country. The primary concern regarding labor actions is their potential to disrupt services used by travelers, such as aviation and public transportation. Strikes are often called with little prior notice, so travelers should keep abreast of announcements ahead of and during trips. Demonstrations and protests which are discussed further below often accompany strikes.

Demonstrations:

Demonstrations and protests related to domestic and international political, economic and social issues occur extremely often in France. These events may range from small groups to hundreds of thousands of people. Large demonstrations are most common in urban areas, such as Paris or Marseille. The primary security concern associated with street demonstrations for short-term visitors is traffic disruptions that can result from these protests, particularly in the case of largescale events. While incidents of violence are relatively infrequent, they have occurred in the past. Violence is most likely to occur when extremist right- or left-wing elements are present.

Terrorism:

Terrorism perpetrated by Islamist militant groups such as al-Qaeda or the Islamic State (IS) represents a significant threat in France. The most notable terrorist attack carried out by Islamist militants occurred on 13 November 2015 when several near-simultaneous attacks occurred in central Paris.

In the aftermath of these incidents, authorities declared a state of emergency, which has been extended several times and is expected to continue through at least November 2017. Tight border controls remain in place and additional security measures have been implemented at airports and train stations.

Attacks carried out by radicalized individuals or groups who are inspired by as opposed to coordinated by Islamist militant groups. Several such attacks which are difficult to detect or prevent have occurred in the past two years, including a vehicular attack in Nice in July 2016 and several small-scale shootings and physical assaults in Paris in 2017. Police in France often carry out antiterror raids to help address the threat posed by radicalized individuals who can carry out "lone wolf" attacks that are difficult to detect or prevent.

Domestic terrorism is also a concern, although less so in recent years than in the past. The Corsican National Liberation Front (FLNC) has historically pressed for independence from France by conducting a low-intensity terror campaign. Most attacks committed by Corsican separatists take place on the island of Corsica, although some attacks have occurred on the French mainland. These incidents usually occur during the early morning hours, when the likelihood of causing injuries is low. The main targets include non-Corsican-owned vacation homes and French government interests. In June 2014, the FLNC announced an immediate end to its military activity, and there is optimism that the move will lead to lasting peace. However, in July 2016, a splinter group of the FLNC stated that if the Islamic State (IS) were to carry out an attack in Corsica, it would respond in kind. Additionally, the group stated it would also hold the French government accountable for any attack, which increases the risk of attacks targeting the government.

Country Tips:

- International industrial espionage in France has raised serious concern, and there have been indications that the government sanctions it. Travelers should always keep all confidential documents and laptop computers with them and should avoid leaving such items in hotel rooms. Travelers should also avoid discussing confidential business matters on French airlines and in hotels and restaurants.
- Tap water is generally considered safe to drink in most major French cities.

Customs & Immigration:

The Entry Requirements section reflects the most correct and up-to-date information to the best knowledge of UnitedHealthcare Global. Setting requirements for entry into the country is the sole prerogative of each country's government, and requirements may change, sometimes with little or no prior notice. Travelers should always contact the diplomatic representation of the country prior to departure to verify entry requirements.

Passports and Visas:

France is a signatory to the Schengen Agreement, which provides for the free movement of travelers between 26 signatory countries within Europe under a common visa policy. The so-called Schengen visa is typically a single-entry visa that allows visitors to travel between member states without needing a separate visa for each country. There are no internal border checkpoints between the following states: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland. Bulgaria, Cyprus, Ireland and the United Kingdom although members of the European Union are not signatories to the Schengen Agreement and maintain their own visa requirements. It is important to note that border controls can be implemented with little notice, which has been a growing issue in light of the refugee and migrant crisis.

The following entry regulations apply to the Schengen countries:

Nationals of the Schengen countries are not required to have a visa to travel between the Schengen countries, but should carry a national identification card or passport as a means of identification.

Holders of a Schengen country's residence title can travel freely in the Schengen area for a period of up to 90 days.

Citizens of countries not party to the Schengen Agreement are required to have a passport for entry into the first Schengen country visited. Passports are not required to travel between Schengen countries, but may be required if asked for identification.

A visa is not required for stays of up to 90 days within a six-month period (for both business and leisure trips) for residents of several dozen countries (including Australia, Canada, Croatia, Japan, New Zealand and the United States).

Travelers who are staying longer than 90 days either for work, school, or to reside in the European Union are required to apply for a Schengen visa. Among the requirements for a

Schengen visa are documentation of adequate medical insurance (minimum coverage of 30,000 euros), application form, two passport photos and applicable fees. There may be additional requirements based on the type of visa applied for. To meet the medical insurance requirement, travelers must provide a letter from their insurance company stating that they will be covered for any medical and repatriation expenses applicable to the entire Schengen area for the entire duration of the intended stay.

Travelers requiring a Schengen Visa should apply for the visa at the embassy or consulate of the traveler's main destination country or, if traveling for short periods between multiple countries, at the embassy or consulate of the first country the traveler will enter upon arrival in the Schengen area. Travelers crossing external borders that is, borders that are shared with non-Schengen countries inbound or outbound will be subject to all entry requirement checks, including identification, documentation and visa (if applicable).

Health:

There are no vaccinations required to enter France from any country.

Entry/Departure Taxes:

There is no airport tax levied on passengers upon embarkation at French airports.

Imports and Exports

Visitors from non-European Union countries over the age of 17 can import up to the designated amounts of the following noncommercial items (items of personal or family use or items intended as presents) duty-free:

- 200 cigarettes or 100 cigarillos or 50 cigars or 250 grams of tobacco;** A total of one liter of spirits exceeding 22 percent volume or undenatured ethyl alcohol of 80 percent volume (or greater) or a total of 2 liters of alcoholic beverages under 22 percent volume;
- Four liters of still wine;
- 16 liters of beer; and
- Other items up to a value of 430 euros for air and sea travelers (this amount is reduced to 150 euros for travelers under 15 years-old).

Prohibitions and restrictions on drugs, medicines, weapons, explosive materials and pornographic materials are covered by national legislation. There are no restrictions on the amount of foreign currency that can be imported into the European Union. However, travelers entering or leaving the EU with more than 10,000 euros (or the equivalent in other currencies) must make a declaration to the customs official.

** EU member states have the option of restricting imports of tobacco products in the interest of their respective health policies. The limit according to this second option is 40 cigarettes or 20 cigarillos or 10 cigars or 50 grams of tobacco.

Currency:

The euro (€) is the official currency of France. Euro coins have been minted in denominations of 1, 2, 5, 10, 20 and 50 cents, as well as full one- and two-euro coins. Euro bank notes are available in denominations of 5, 10, 20, 50, 100, 200 and 500 euros. ATMs are widely available and are the best means of withdrawing local currency.

Credit cards are also widely accepted. However, many European countries have adopted a type of credit card featuring a microchip that requires users to enter a personal identification number when making a purchase. Credit cards with only a magnetic stripe on the back such as those issued by banks in the United States may be rejected by automatic kiosks and other retail merchants. While in theory a clerk can manually swipe the card to complete the transaction, some merchants may be unable or unwilling to do so (for example, due to a language barrier or lack of training). Travelers checks are most often accepted in larger cities and towns; however, they may not be as widely accepted in provincial areas. Currency exchanges may charge exorbitant fees (sometimes as high as 13 percent).

Communications:

The French telephone system is modern and efficient. Many public telephones accept phone cards, which may be purchased at post offices and metro stations.

France Country Code:

33

Paris City Code:

1

Montpellier City Code:

467

Nice City Code:

4

Strasbourg City Code:

3

Calling France landline from abroad:

Country exit code + 33 + city code + phone number

Calling France mobile phone from abroad:

Country exit code + 33 + mobile code* + phone number

Calling France landline from within country:

0 + city code + phone number

Calling France mobile phone from within country:

0 + mobile code* + phone number

Making international calls

from France: 00 + country code + city code + phone number

**Mobile codes vary by call recipient's provider.*

Cultural Information:

Language:

French is the official language. English is also widely understood in tourist areas.

Cultural Tips:

- The French use titles at greetings and in conversation. Visitors should use titles until invited to use first names and address all women, except for young girls, as "Madame." The title "Mademoiselle" is used for young girls and may be seen as condescending in any other context.
- An aggressive handshake is considered impolite. The French shake hands with a light grip and a single quick shake.
- The U.S. sign for "OK" (index finger forming a circle with the thumb) means "zero" in France. The French analog to the "OK" gesture is the upturned thumb.
- French culture values formality in business, especially in written communications. Eye contact is considered important. Hierarchies and bureaucracy are dominant in business settings.
- The tip ("service compris") is included in the bill at restaurants and cafes (although restaurant patrons customarily leave their small change along with the tab or more for exceptional service). In general, taxi drivers are tipped 5-10 percent of the metered charge. Porters at transport depots and hotels usually receive 1 euro per bag.
- By law, smoking is banned in all restaurants, cafes, hotels, casinos and bars. Individuals caught breaking the ban may be subject to a monetary fine, as will owners of establishments that do not enforce the ban.
- By U.S. standards, French dress formally in cities, especially Paris. Thieves can often spot a foreigner who is wearing athletic shoes.
- French citizens must always carry identification. Visitors should carry their passports, as they may encounter impromptu identity checks and it is illegal to be without identification.
- Homosexuality and same-sex marriage are legal in France.

Tips for Female Travelers

Female travelers are often seen by criminals as particularly vulnerable targets. In highly conservative cultures, foreign women may be perceived as promiscuous, inviting unwelcome or violent advances. Female travelers, in turn, are likely to encounter cultural mores that may initially seem startling or offensive. The purpose of this section is to apprise female travelers of such attitudes and customs, offer means to respond without giving offense, and promote a heightened sense for security among female travelers. The information offered below is not intended as advice, nor is it necessarily comprehensive in presenting the challenges female travelers may face. UnitedHealthcare Global encourages female travelers to thoroughly research the areas to which they travel to determine what precautionary measures to take and what to do should they become victims of crime while traveling.

- Under a European Union (EU) directive regarding sexual harassment, employers are obliged to respond to any employee's complaint regarding sexual harassment by proving that they have taken all possible measures against sexual harassment. Employers are financially liable for cases of misconduct.
- Although there is a history of patriarchal family structure in France, business attitudes are quite liberal; female business travelers are unlikely to experience overt

discrimination. Many urban French women work outside the home, but fewer women than men hold executive positions. Industries which are exceptions include advertising, cosmetics, fashion and art.

- Female visitors should expect to be addressed as "Madame" and should do so when addressing other women.
- When entering churches (whether for prayer or sightseeing), women should be sure that their knees and shoulders are covered.

Health & Hospitals:

Overall, France has an excellent health care system, and high-quality medical care is available throughout the entire country. Public Sector France's public sector includes regional, university and general hospitals. General hospitals cover a range of services, including acute care (medicine, obstetrics and surgery), follow-up care, rehabilitation, long-term care and other outpatient services. They may also provide psychiatric care. Regional hospitals, however, have a higher technical capacity to deal with more complex cases, and often provide a higher level of specialization. Private Sector There is not a large discrepancy in quality of care between private and public hospitals in France, nor a great difference in price. Travelers who choose to use the private system are more likely to avoid waiting lists. Many private hospitals are, however, less equipped to handle emergency or specialized care. The largest hospitals are concentrated in Paris and larger cities. Paris and the southern regions of France are also home to more doctors than the northern part of France.

Introduction to Paris:

City Overview:

Known throughout the world as the "City of Light," Paris is celebrated for its beautiful city plan, its architecture, museums, bridges, cathedrals, parks, shopping, flea markets, sidewalk cafés, wide and luxurious boulevards, elegant cuisine, and numerous monuments. Once confined to an island in the middle of the Seine River, the Ile de la Cité, Paris, founded more than 2,000 years ago, quickly spread to both banks of the river—the rive droit (right bank) and the rive gauche (left bank). The right bank is known for being the commercial heart of the city while the left bank is home to the University of Paris and all that is intellectual and artsy. Paris has always been known to have the aura of romance and mystery and has been the setting for many novels and movies.

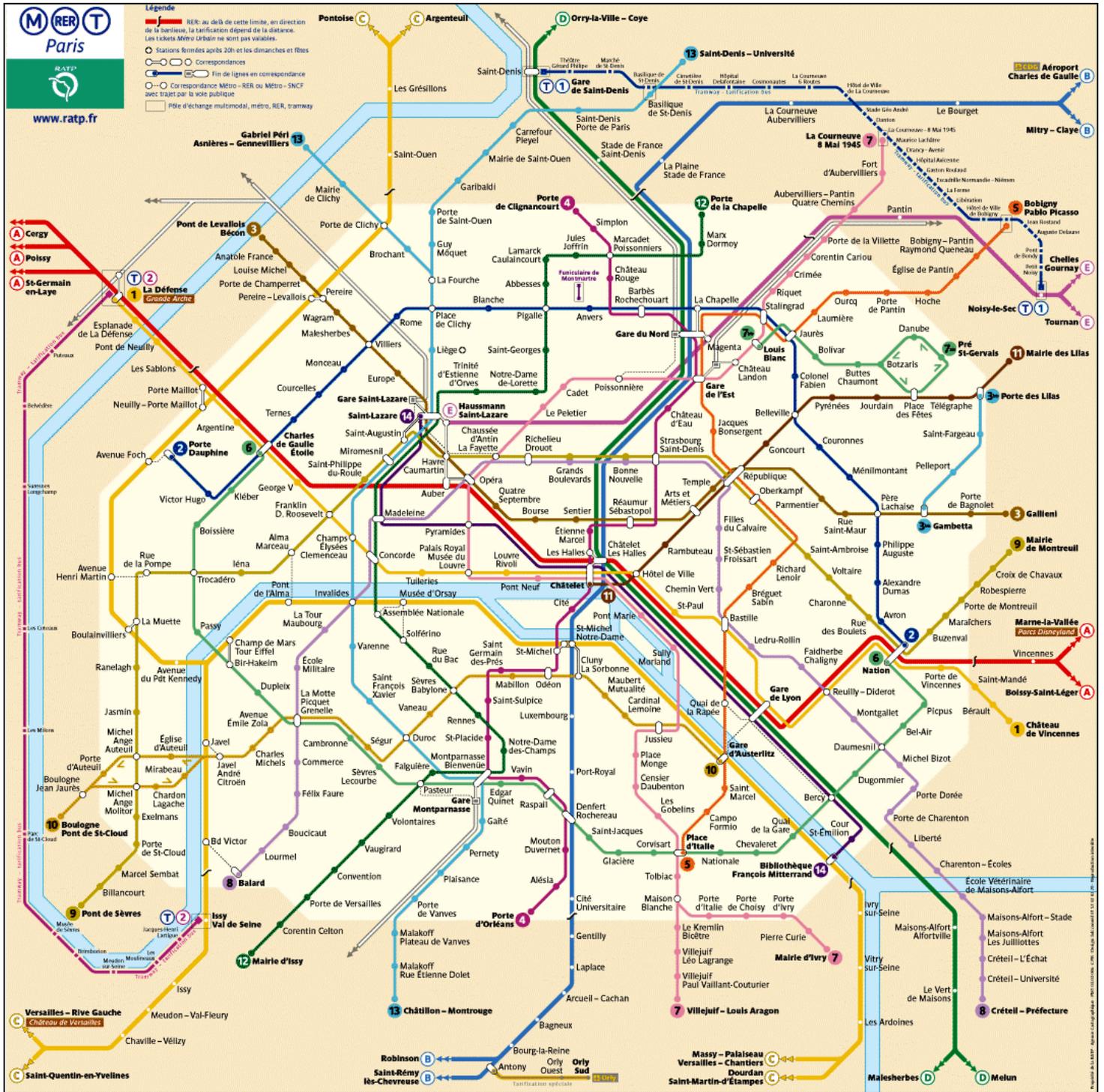
City Facts:	
Status:	Capital
Population:	2.148 million

Transportation:

Bus and the Metro/Subway:

Paris has many buses and local trains, but the main mode of travel around Paris is the Metro or Subway. There are 368 metro stations in Paris serving more than six million people every day. To see more sights and have more time, the city buses are a more picturesque way to travel. Maps inside the metro indicate the shortest way to a given destination, as well as where to change trains if necessary. The metro is indicated by the letters R.A.T.P.

Map of Paris Metro:



Districts:

Paris is divided into 20 districts (arrondissements), each possessing a distinct style. City maps will show the districts and all addresses include the district number written in Roman or Arabic numerals followed by “e” or “er.” The last two digits of a Paris zip code indicate in which arrondissement the address is located.

1st Arr. located on the Right Bank, has the most popular attractions, including the Louvre, the Forum des Halles, the Georges Pompidou Centre, Conciergerie and the Jardin des Tuileries.

2nd Arr. is home to the stock exchange (**Bourse**) and primarily a working-class district. The rue de la Paix is a traditional street of goldsmiths and furriers.

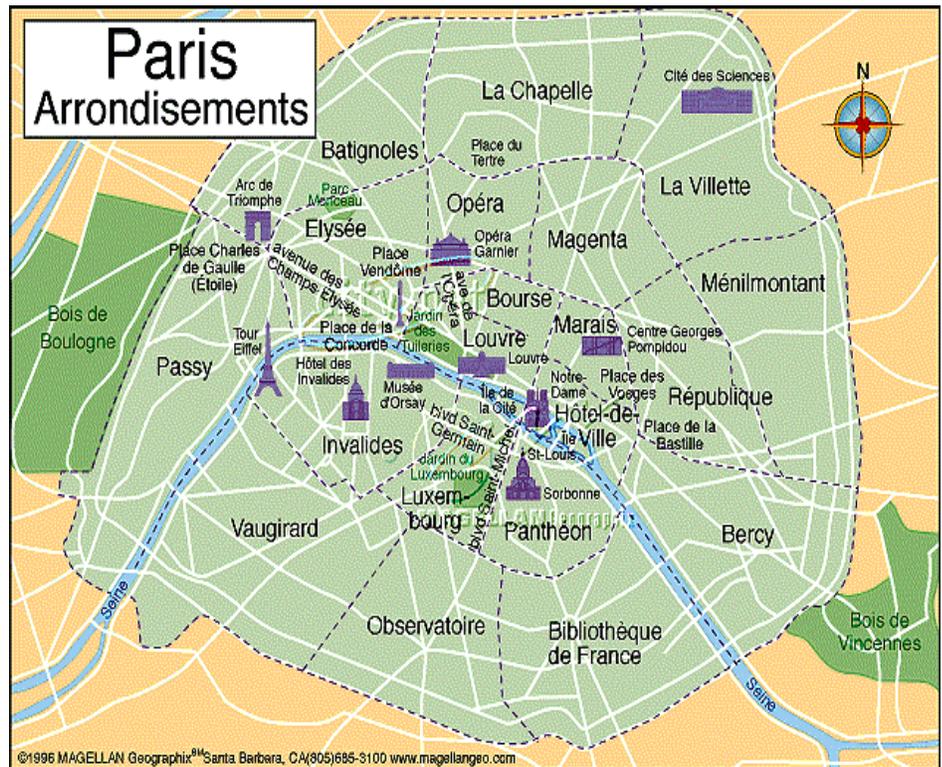
3rd Arr. contains one of the best-loved neighborhoods in Paris, Le Marais. Many of the buildings date from the Middle Ages and much of the old has been saved and restored. The Picasso Museum is located in the 3rd Arrondissement.

4th Arr. contains the city hall (**Hôtel de Ville**), Notre-Dame Cathedral, the site of the Victor Hugo Museum, Place des Vosges, Paris’s oldest square, the Sainte-Chapelle and the Conciergerie (King’s Prison), where Marie Antoinette and Robespierre were held before their execution during the French Revolution.

5th Arr., known as the Latin Quarter, includes the Sorbonne, the Panthéon, the Musée de Cluny and the Jardin des Plantes. When people refer to the Left Bank, they usually mean the 5th and 6th arrondissements, an area filled with students, cafes, bistros and street life.

6th Arr. is the heartland of Paris publishing and some believe the most colorful part of the Left Bank. Many earnest young artists can be seen emerging from the Ecole des Beaux-Arts.

7th Arr. is the home of the Eiffel Tower and is primarily an upscale residential and government-diplomatic area. Napoléon’s Tomb and the Invalides Army Museum are also located here.



8th Arr. is the heart of the Right Bank and the Champs-Élysées. Here you'll find the fashion houses, the most elegant hotels, expensive restaurants and shops, and the most fashionably attired Parisians.

9th Arr. includes the Quartier de l'Opéra and the strip joints of Pigalle, the major waxworks, Musée Grévin and the famous Folies Bergère.

10th Arr. The Gare du Nord (north train station) and Gare de l'Est are both in this commercial district, which also includes movie theaters and porno houses.

11th Arr. This is the site of place de la Bastille and the new Bastille opera house. It has been a working-class district, attracting new immigrants from all over the world, for many years.

12th Arr. Very few tourists come here. Its major attraction is the Bois de Vincennes, a popular patch of woodland with boating lakes, a racecourse and a zoo.

13th Arr. This working-class neighborhood grew up around the famous Gobelins tapestries works, which can still be visited today. The Gare d'Austerlitz is a landmark.

14th Arr. Montparnasse, home of the "lost generations," is well known. Stein, Toklas, Hemingway and other American expatriates gathered here in the 1920s. After World War II, it ceased to be the center of intellectual life in Paris, but the memory lingers on in its cafes.

15th Arr. Beginning at Gare Montparnasse, it stretches all the way to the Seine. It is the largest quarter of Paris but attracts few tourists and has few attractions except for the Parc des Expositions and the Institut Pasteur. Chagall, Léger, Modigliani and many other artists lived in "The Beehive" in the early 20th century.

16th Arr. Originally the village of Passy, where Benjamin Franklin lived most of his years in Paris, this district is still reminiscent of Proust's world. The Bois de Boulogne; the Jardin du Trocadéro; the Musée de Balzac; the Musée Guimet, as well as the Cimetière de Passy, where Manet, Talleyrand, Giraudoux and Debussy are buried, are located here.

17th Arr. Although partly in the 8th, Parc Monceau flows in the 17th. The Palais des Congrès and Porte Maillot Air Terminal are located here.

18th Arr. is the most famous outer quarter of Paris and contains Montmartre. Originally a village, Montmartre became the Parisian symbol for art (Moulin Rouge, Basilica of Sacré Coeur and place du Tertre) at the turn of the century. Utrillo was its native son, Renoir lived here, and Toulouse-Lautrec adopted the area as his own. The most famous enclave of artists in Paris gathered here. Max Jacob, Matisse and Braque all came and went from here. Today, Montmartre is filled with honky tonks and terrible restaurants. Marché aux Puces de Saint-Ouen, a famous flea market, is also located here.

19th Arr. What was once the village of La Villette now contains the new Cité des Sciences et de l'Industrie, a spectacular science museum and park. The Les Buttes-Chaumont, a park where kids can enjoy puppet shows and donkey rides, is also located here.

20th Arr. The Père Lachaise Cemetery, where Jim Morrison, Edith Piaf, Marcel Proust, Oscar Wilde, Isadora Duncan, Sarah Bernhardt, Gertrude Stein, Colette and many, many others are buried, is located here.

La Défense. La Défense, to the west of town, is an ultra-modern business and residential complex. The Grande Arche de la Défense is a towering steel-gray structure. Visitors can ride the panoramic elevator to the rooftop for a spectacular view.

Food & Beverage:

The French consider cooking an art, and French cuisine is popular all over the world. French sauces, soups, crisp breads, tarts and pastries are particularly famous. The first French cookbooks date back to the Middle Ages, and French standards were the early gauge of fine cooking. Lunch was once the main meal of the day, but urban society has changed, and many people now have a light lunch and eat their main meal in the evening. In Paris, lunch (**déjeuner**) is usually eaten around noon or 1:00 p.m. and dinner frequently is not before 8:00 p.m. In other parts of the country, particularly rural areas, people eat earlier. The menu may include appetizers, a main dish, salad, cheese, dessert, and wine. The French spend a large portion of their income on food.

Filled croissants and sandwiches in their traditional form can be purchased in shops and cafés. Cafés also offer toasted ham and cheese sandwiches (**croquet-monsieur**) and a plate of salad-type vegetables for a light meal. **Pâtisseries** (pastry shops) sell cakes, and some restaurants sell **crêpes**.

Etiquette in eating is important. Both hands always remain above the table, and elbows do not rest on the table. A man may rest his wrists, and a woman her forearms on the table. It is impolite to speak with food in the mouth. It is improper to help oneself twice to cheese. The French eat in the continental style. Lettuce is folded into small pieces with the fork but never cut. Fruit is peeled with a knife and eaten with a fork. Bread is broken with the fingers but never used to wipe the plate. One places the knife and fork parallel across the plate when finished. Formal lunches and dinners may last more than two hours with as many as twelve courses.

In France, the traditional Apéritif is a real friendly ritual. French people like to sip some cocktail, fruit juice or alcohol drink, especially before dinner, when inviting relatives or friends. The very word of "Aperitif" designates both the drink and the convivial moment before a meal.

The Aperitif is without any doubt a typical French habit and has become a favored moment in France! More common at family or friend gatherings, this ritual is also widely followed at restaurants today. French gourmets have been drinking a refreshing - generally alcoholic - drink before a meal for a very long time now.

City Attractions & Sightseeing:

The Louvre: The world's largest art museum and a historic monument in Paris. A central landmark of the city, it is located on the Right Bank of the Seine in the city's 1st arrondissement. **Metro Station:** Louvre Rivoli – Line 1



The Eiffel Tower: Built for the World's Fair in 1889, the Eiffel Tower is one of the most recognized structures on the planet. **Metro Station: Bir-Hakeim – Line 6**

Notre Dame de Paris: This famed Gothic cathedral is the seat of the Archbishop of Paris. One of the earliest Gothic cathedrals, Notre Dame was one of the first buildings in the world to use the flying buttress. **Metro Station: Cité – Line 4**

Arc de Triomphe: Located at the western end of the Champs Élysées, the Arc de Triomphe was built at Napoleon's request in 1806 in order to pay tribute to his victories. It was completed in 1836 and is now the home of the Tomb of the Unknown Soldier.

Metro Station: Charles de Gaulle – Étoile



Musée de l'Orangerie: is an art gallery of impressionist and post-impressionist paintings located in the west corner of the Tuileries Gardens next to the Place de la Concorde in Paris. Though most famous for being the permanent home for eight Water Lilies murals by Claude Monet, the museum also contains works by Paul Cézanne, Henri Matisse, Amedeo Modigliani, Pablo Picasso, Pierre-Auguste Renoir, Henri Rousseau, Alfred Sisley, Chaim Soutine, and Maurice Utrillo, among others.

Metro Station: Concorde – Line 1, 8 & 12

Les Carrières de Paris: Located underneath the 5th, 6th, 12th, 13th, 14th, 15th and 16th arrondissements (note that the tour only goes through the 14th), the Catacombs of Paris are an 18th century burial place. While this may sound like a morbid place to visit, you will be fascinated and amazed by the collection of bones of an estimated six million residents. **Metro Station: Denfert-Rochereau – Line 4 or Line 6**

Panthéon: (Latin: Pantheon, from Greek Πάνθεον meaning "Every God") is a building in the Latin Quarter in Paris. It was originally built as a church dedicated to St. Genevieve and to house the reliquary châsse containing her relics but, after many changes, now functions as a secular mausoleum containing the remains of distinguished French citizens. Designer Jacques-Germain Soufflot had the intention of combining the lightness and brightness of the gothic cathedral with classical principles, but its role as a mausoleum required the great Gothic windows to be blocked. **Metro Station: Cardinal Lemoine – Line 10**

Tuileries Garden: is a public garden located between the Louvre Museum and the Place de la Concorde in the 1st arrondissement of Paris. Created by Catherine de Medicis as the garden of the Tuileries Palace in 1564, it was eventually opened to the public in 1667, and became a public park after the French Revolution. In the 19th and 20th century, it was the place where Parisians celebrated, met, promenaded, and relaxed. Metro Station: Concorde – Line 1, 8 & 12

Grand Palais: (English: Great Palace) is a large historic site, exhibition hall and museum complex located at the Champs-Élysées in the 8th arrondissement of Paris, France. Construction of the Grand Palais began in 1897 following the demolition of the Palais de l'Industrie (Palace of Industry) as part of the preparation works for the Universal Exposition of 1900, which also included the creation of the adjacent Petit Pal-ais and Pont Alexandre III. Metro Station: Champs Elysees – Clemenceau – Line 1 & 13



Shopping:

Shopping is an integral part of visiting Paris. Remember that you are entitled to a refund on the Value Added Tax (VAT) on purchases made while you are in Paris but are subject to certain restrictions. The shopping districts are broken into accessible shopping districts:

1st and 2nd arrondissements: You will find the famous rue de Rivoli here. The Rue St. Honoré, which is parallel to rue de Rivoli, is also renowned for its many stores, which become less elegant as you head toward the Louvre, and more upscale as you approach the 8th arrondissement. The Forum des Halles is the city's biggest shopping mall, the chic boutiques are located on place de l'Opéra. The great jewelry stores are clustered on the prestigious place Vendôme. The 8th arrondissement is where the international elite shop for their haute couture.

Most of the department stores are found in the **9th arrondissement**. Rue de Passy is lined with stores catering to the wealthy residents of the **16th arrondissement**. The **3rd and 4th arrondissements** are packed with old galleries, boutiques and antique shops.

On the Left Bank, the **5th and 6th arrondissements** contain charming specialty shops and bookstores.

Welcome to the United Kingdom!



Overview & Country Facts:

The United Kingdom is a stable democracy. The most significant issue facing the British government is negotiating an exit from the European Union (EU), a move that voters backed in a June 2016 referendum. Former Prime Minister Theresa May formally began the process, known as Brexit, in March 2017. Newly elected PM Boris Johnson took over in July 2019 and has since renegotiated parts of the existing deal. The United Kingdom has until January 31, 2020 to reach an agreement with the EU before it is dropped from all international agreements pertaining to the union.

Brexit exacerbates the country's existing economic and political issues. Former Prime Minister David Cameron of the Conservative Party lead a coalition government in partnership with the center-left Liberal Democrats from 2010 to 2016, during which the coalition passed numerous austerity measures aimed at cutting public spending that hurt public support for the government and are thought to have contributed to the Brexit referendum results. Additionally, the status of Northern Ireland and Scotland, which have in the past fought for independence from the U.K. and which primarily voted against leaving the European Union, remains unclear. A referendum on Scottish independence took place in September 2014, with the vote siding against independence in a 55 percent to 45 percent split. The Scottish National Party (SNP) leadership is already planning for a new referendum in 2020.

The primary security concern for travelers to the United Kingdom is crime. Most incidents affecting visitors involve opportunistic crime such as burglary, pickpocketing and purse snatching. Street demonstrations related to political, social and economic developments occur regularly in larger cities. Violence has erupted during demonstrations in the past, but most of these actions occur without incident apart from traffic disruptions. Labor strikes in the public and private sectors may affect services used by travelers. The United Kingdom continues to confront the threat posed by terrorist elements, including those motivated by Islamist extremists and "homegrown" radical individuals. Domestically, there is growing concern that dissident paramilitary groups opposed to the peace process in Northern Ireland maintain a capacity and willingness to carry out attacks. Such attacks are likely to be limited to police or military targets within Northern Ireland, and there is no evidence that these groups have the capabilities or weaponry to carry out attacks in mainland Great Britain, comprised of England, Scotland and Wales.

Country Facts	
Official Country Name	United Kingdom of Great Britain and Northern Ireland
Type of Government	Constitutional Monarchy
Leadership	Queen Elizabeth II. Head of Government: Prime Minister Boris Johnson
Capital	London
Official Language	English
Population	65.65 million (2017)
Ethnic Divisions	English 83.6%, Scottish 8.6%, Welsh 4.9%, Northern Irish 2.9%, Black 2%, Indian 1.8%, Pakistani 1.3%, Mixed 1.2%, Other 1.6%
Religion	Christian (40.2%), Islam (4.8%), No religion (44.7%), other/unspecified (10.3%)
Growth	1.5% (2019)
Inflation	2.2% (2019)
Unemployment	4.1% (2019)
Currency	Pound sterling
Office Work Week	Monday – Friday
Time Zone Offset	No UTC offset
Country Phone Code	44
Capital City Phone Code	20
Nationwide Emergency Number(s)	999
Electricity	230 volts, 50 cycles AC
Plug Styles	Type G

Current Analysis:

- Prime Minister Boris Johnson took office in July 2019, after Former Prime Minister Theresa May resigned following the "Brexit" referendum. The Conservative Party won the majority of votes in May 2015 elections, making it the first Conservative majority government since 1992.
- The most significant issue facing the government is managing an exit from the European Union.
- A referendum on Scottish independence in September 2014 failed to garner enough support for separation; however, a new referendum may take place in 2020.
- Despite a referendum vote to leave the European Union (EU) on 23 June 2016, the U.K. remains a member of the union and is thus affected by a number of supranational developments and challenges.

Political & Economic Developments:

"Brexit"

Brexit was finalized on 31 January 2020. Brexit was originally due to happen on 29 March 2019. That was two years after then Prime Minister Theresa May triggered Article 50 - the formal process to leave - and kicked off negotiations. Under Mrs. May, the deadline was delayed twice after MPs rejected her Brexit deal - eventually pushing it to 31 October. Despite negotiating a revised deal, Prime Minister Boris Johnson will miss the latest deadline. That's because the EU has agreed to a further extension until 31 January. The latest extension came after MPs failed to pass the new Brexit deal into law.

Politics

On 17 October 2019 the EU and the UK government reached a new agreement on a revised deal on Brexit. Most of the changes in the withdrawal agreement negotiated by Boris Johnson concern the status of the Irish border after Brexit, both sides wishing to avoid the return of a "hard border" between Northern Ireland and the Republic of Ireland after Brexit. The new Northern Ireland protocol replaces the former controversial Irish backstop plan in Theresa May's deal. On 28th October, after agreeing to the UK's extension request, the EU accepted the delay of the Brexit date until 31 January 2020. The UK could leave earlier than 31 January if the new deal is passed by MPs. However, if no deal is passed by Parliament, the UK will leave the EU on 31 January 2020 without any agreement on the terms of its departure and without any transition period. Leaving without a deal (or withdrawal agreement) means the UK would immediately exit the customs union and single market. The degree of uncertainty around the Brexit process remains therefore high and the UK government is now required to achieve a consensus and indicate a way forward with regards to its future relationship with the EU.

Economy

The UK economy slowed in 2018 and further slowing is expected in 2019 due to persisting Brexit-related uncertainty. Since 2018 business investment has declined, consumption has been constrained by slow real income growth and public debt remained at a high level (above 87% of GDP). However, sustained fiscal consolidation has brought the public deficit below 2% of GDP for the first time in 15 years, and inflation (2.5%) started to decline. The government authorities are focused on Brexit preparation work, which entails significant administrative and legislative changes. A comprehensive strategy is underway to boost productivity based on supporting investment in physical and human capital. The 2018 Autumn Budget marked the beginning of a less restrictive fiscal policy in 2019 to support activity. The measures include a spending increase of GBP 10.9 billion (0.5% of GDP), two thirds of which will be allocated to the NHS,

with the remainder going to education, social assistance and defense; and various tax increases as well as the introduction of a new tax on digital services.

Separatism within the United Kingdom

The referendum vote to leave the EU called into question the status of Northern Ireland and Scotland, both of which have in the past fought for independence from the U.K. and which primarily voted against leaving the European Union. A referendum on Scottish independence was held in September 2014, with the vote siding against independence in a 55% to 45% split. Scottish National Party (SNP) leadership is already planning a new referendum for 2020.

Security Issues:

- Crime is the security concern travelers are most likely to be affected by when traveling in the U.K.
- Street demonstrations and strikes also pose a concern, as they may disrupt transportation and public services.
- The threat of domestic and international terrorism remains a significant concern in the United Kingdom.

Crime

While the crime rate is generally low and decreasing according to official government statistics across the United Kingdom, crime remains the security concern travelers to the U.K. are most likely to encounter. Travelers should exercise caution when in major cities in particular. Petty theft and nonconfrontational crimes of opportunity are the most likely types of crime to affect short-term visitors. Violent crime especially incidents involving knives and guns is perceived as a growing problem and British authorities are taking measures to combat such crimes. Travelers are not commonly targeted by violent crime. By using basic safety precautions, such as keeping valuables out of sight and avoiding poorly lit areas, most travelers should minimize the risk of falling victim to crime.

Demonstrations and Strikes

Demonstrations and protests related to economic, social and political issues occur frequently in the United Kingdom. Most demonstrations are generally nonviolent, but clashes have occurred in the past. In addition, these events may disrupt traffic in the city. Demonstrations can range from hundreds to several tens of thousands of people, primarily in London, and have recently occurred in opposition to proposed government budget cuts or other austerity measures.

Terrorism

International Terrorism

The threat of terrorism remains a significant concern in the United Kingdom, as highlighted by the number of attempted attacks and thwarted plots that have emerged in recent years. On 23 May 2017, the U.K. Home Office elevated the international terrorism threat level in the United Kingdom to "critical," the highest tier on a five-level scale. The increase followed the 22 May suicide bombing in Manchester. The "critical" level indicates that authorities believe that "an attack is expected imminently." As part of the associated security measures, on 24 May the government deployed military forces to multiple strategic sites around the country, including to Buckingham Palace, Downing Street, the Palace of Westminster, as well as around foreign embassies. Security officers will also conduct patrols and use "stop and search" tactics.

The sources of the Islamist terrorism threat in the U.K. are well-organized transnational networks such as al Qaeda and the Islamic State (IS) and homegrown domestic terrorists motivated by militant groups and radical Islamist ideology. Urban areas are the likeliest targets for terrorists who are intent on causing a large number of casualties and economic damage. Past terrorist threats have centered on public transportation, the commercial aviation sector, and several public buildings and venues.

The most recent terrorist attack in the U.K. occurred on 22 May 2017, when an assailant detonated an improvised explosive device at Manchester Arena in Manchester. The most recent reports indicate that 22 people were killed and dozens more were injured in the attack. The assailant was killed in the explosion, and authorities are currently working to determine whether he was acting alone or if he had assistance from a wider network. IS claimed responsibility for the blast, but the credibility of the group's claim also remains under investigation.

Sectarian Violence

The U.K. Home Office currently assesses the threat level for Northern Ireland related terrorist attacks in Great Britain as "substantial," indicating that "an attack is a strong possibility." For attacks occurring in Northern Ireland, the threat level is currently assessed as "severe," meaning an attack is "highly likely." The United Kingdom's domestic intelligence and security service, MI5, states that republican terrorist groups are the principle Northern Ireland related threat.

Overall, there has been a general decrease in paramilitary violence in the United Kingdom since the signing of the Good Friday Agreement in 1998, which largely ended more than three decades of fighting in Northern Ireland. Although violence in connection with the region's independence movement has subsided compared to past decades, it still occurs periodically. The main threats posed by such groups are attacks in Northern Ireland, particularly in the city of Belfast. Attacks are frequently aimed at members of the Police Service of Northern Ireland and other security personnel, but collateral damage to persons and property remains a possibility in any attack. There is no evidence that dissident groups have the capabilities or weaponry to carry out attacks on the U.K. mainland. However, at least two dissident republican paramilitary groups Real IRA and Continuity IRA remain actively opposed to Northern Ireland's peace process and have used violence in an attempt to derail the process and foment sectarian tensions.

Customs & Immigration:

The Entry Requirements section reflects the most correct and up-to-date information to the best knowledge of UnitedHealthcare Global. Setting requirements for entry into the country is the sole prerogative of each country's government, and requirements may change, sometimes with little or no prior notice. Travelers should always contact the diplomatic representation of the country prior to departure to verify entry requirements.

Passports and Visas:

Passports are required upon entry into the United Kingdom except for those qualified by one of the following:

Identity cards issued by Gibraltar authorities, Laissez Passer (issued by E.U., U.N. or Israeli authorities), selected European national identity cards (Austria, Belgium, Bulgaria, Cyprus,

Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland), Seaman Book (on duty), and Hong Kong national identity card.

Visas are required upon arrival. However, several exceptions are in place that are dependent on the nationality of the entrant, which should be verified with the appropriate British consular office. For example, nationals of the United States, Australia, Japan and Canada do not require a visa for stays of a maximum of six months. The length of stay for these exceptions will be determined at the time of application for the visa. Other exceptions include British citizens living in British Dependent Territories and Colonies, stateless persons, Israeli citizens, and diplomatic travelers from the Vatican.

Health:

There are no vaccinations required to enter the United Kingdom from any other country.

Entry/Departure Taxes:

There are no airport taxes levied upon travelers at U.K. airports.

Imports and Exports:

Visitors from non-European Union countries over the age of 17 can import up to the designated amounts of the following noncommercial items (items of personal or family use or items intended as presents) duty-free:

- 200 cigarettes or 100 cigarillos or 50 cigars or 250 grams of tobacco;*
- A total of one liter of spirits exceeding 22 percent volume or undenatured ethyl alcohol of 80 percent volume (or greater) or a total of 2 liters of alcoholic beverages under 22 percent volume;
- Four liters of still wine;
- 16 liters of beer; and
- Other items up to a value of 390 Pounds Sterling.

Prohibitions and restrictions on drugs, medicines, weapons, explosive materials and pornographic materials are covered by national legislation.

There are no restrictions on the amount of foreign currency that can be imported into the European Union. However, travelers entering or leaving the EU with more than 10,000 euro (or the equivalent in other currencies) must make a declaration to the customs official.

*EU member states have the option of restricting imports of tobacco products in the interest of their respective health policies. The limit according to this second option is 40 cigarettes or 20 cigarillos or 10 cigars or 50 grams of tobacco.

Currency:

The official currency of the United Kingdom is the Pound Sterling (£). Pound notes are divided into 100 pence and denominations are available in 5, 10, 20, and 50 bank notes, while coins are available in 1, 2, 5, 10, 20 and 50 pence, as well as full one-and two-pound coins. It should be noted that certain Scottish banks disburse their own currency, which is legal tender throughout the United Kingdom. In addition to official exchange offices, money can be exchanged in banks and many hotels. Travelers' checks and credit cards are widely accepted. ATMs are widely available throughout the country. Although the U.K. is not a member of the European Monetary Union and, therefore, has not adopted the euro, some British retail shops and restaurants that cater to foreign visitors unofficially accept the currency.



Communications:

Britain has a technologically advanced domestic and international telephone system. However, foreigners should be aware that local calls are individually billed. Therefore, when using someone else's telephone, it is courteous to offer to pay.

The use of cell phones while driving is banned in the United Kingdom; offenders caught using their phones will be fined. However, the ban does not extend to handsfree cell phone kits.

United Kingdom Country code: 44

London City Code: 20

Calling United Kingdom landline from abroad: Country exit code + 44 + city code + phone number

Calling United Kingdom mobile phone from abroad:
Country exit code + 44 + mobile code* + phone number

Calling United Kingdom landline from within country: 0 + city code + phone number

Calling United Kingdom mobile phone from within country:
0 + mobile code* + phone number

Making International Calls from United Kingdom: 00 + country code + city code + phone number

*Mobile code varies by call recipient's provider.

Cultural Information:

Language:

English is the primary language. Approximately 25 percent of the population of Wales speaks Welsh, while some Scots speak a Scottish form of Gaelic (although this is mostly found in the northern regions and islands of Scotland).

Cultural Tips:

- Visitors should remember that traffic drives on the left side of the road. Consequently, pedestrians must remember to look both ways at crosswalks and proceed carefully.
- A 10 to 15 percent tip is customarily added to the bill in restaurants; tipping beyond this amount is not expected. Taxi drivers generally receive a tip in the range of 10 to 15 percent of the metered fare.
- In pubs, bartenders generally do not expect to be tipped.
- The use of cell phones while driving is banned within the United Kingdom; offenders caught breaking the law will be fined. However, the ban does not extend to handsfree cell phone kits.
- Smoking is prohibited in enclosed public places and workplaces in England, Wales, Scotland and Northern Ireland.
- Business dress varies in formality from industry to industry. In upscale restaurants, athletic shoes and denim jeans are not permitted. Athletic shoes are only worn for exercising. Black and muted colors are the norm.

Tips for Female Travelers:

Female travelers are often seen by criminals as particularly vulnerable targets. In highly conservative cultures, foreign women may be perceived as promiscuous, inviting unwelcome or violent advances. Female travelers, in turn, are likely to encounter cultural mores that may initially seem startling or offensive. The purpose of this section is to apprise female travelers of such attitudes and customs, offer means to respond without giving offense, and promote a heightened sense for security among female travelers. The information offered below is not intended as advice, nor is it necessarily comprehensive in presenting the challenges female travelers may face. UnitedHealthcare Global encourages female travelers to thoroughly research the areas to which they travel to determine what precautionary measures to take and what to do should they become victims of crime while traveling.

- Although there are no specific security threats to women in the United Kingdom, female travelers should always take basic security precautions such as not walking alone at night, locking the door to hotel rooms and never opening their door to strangers.

Health & Hospitals:

The United Kingdom has a universal health care system that is largely responsible for overseeing the delivery of quality medical services, including general practitioner consultations, inpatient and outpatient hospital services, dental and optical services, pharmacies and the ambulance service. While medical services are widely available, free care under the public National Health System (NHS) is allowed only to certain individuals, a list that does not include tourists and foreign visitors. Travelers are eligible for free emergency treatment at NHS hospitals, but will have to pay fees for any other medical services rendered. The quality of health care that is provided by the NHS is of an international standard and a full range of specialties is available. Although the care that is offered through the public health care system is generally excellent, there is often a significant wait time to receive treatment. In private facilities, the wait time is often much shorter. Differences in Hospital Stay in Public and Private Facilities In general, there is almost no difference in quality between the private system and the public system in the UK; often, the same specialists work in both private and NHS institutions. The main difference is the public health system handles emergency care while the private health

care system does not. Room comfort and related amenities may be superior in the private sector. Medical facilities can be limited in the rural areas of the UK, but there is a well-developed internal medical evacuation service throughout the country.

Introduction to London:

City Overview:

London is the main political, financial and industrial center of the U.K. The city consists of 32 boroughs, plus the City of London, which are spread out over 600 square miles.

The main geographical feature of London is the River Thames, which divides the city into northern and southern halves. The central area and the most popular sights, theaters and restaurants are within the underground's Circle line on the north bank of the river. The West End lies within the western portion of the loop, and includes Trafalgar Square, Soho, Piccadilly Circus, Leicester Square and Regent Street.

City Facts:	
Status:	Capital
Population:	8.9 million

City Tips:

- A series of criminal incidents including armed robberies have occurred in the St. John's Wood area of London in recent years. Travelers should be attentive to this threat if visiting the area, which is a popular tourist destination and residential neighborhood for expatriates.
- Pickpockets are active in markets and other busy shopping areas, including Covent Garden, Camden, Portobello, Greenwich and Oxford Street.
- Professional pickpocketing teams also operate on the London Underground and specifically target tourists and commuters, especially during the summer months. Police statistics indicate that thousands of pickpocketing offenses occur on the London subway system each year.
- A number of crimes take place when trains are pulling into stations. Travelers should be especially attentive to the presence of pickpockets at these times.
- Fraud involving automatic teller machines is increasing in the United Kingdom, with criminals using sophisticated technology to capture card and PIN details. Travelers should not use ATMs in isolated areas or machines that look unusual in any way. In addition, criminals are increasingly targeting ATM users in Central London using a variety of distraction techniques to secretly withdraw cash. If approached when using an ATM, travelers should immediately cancel their transaction and collect their card. Incidents have been reported in Hanover Square, Shaftsbury Avenue, Portland Place, Holborn and Regent Street.
- Oxford Street and the West End area are frequented by pickpockets, as well as by criminals who steal items hanging on the back of chairs or items that are left unattended.
- Some underground rail lines close sooner than others. Travelers can be stranded in an unsafe area at night and thus forced to look for a taxi. If traveling at night, travelers should confirm rail schedules in advance or take a taxi.

Transportation:

The Underground:

Londoners usually refer to the Underground as the "tube." Stations are identified by a distinctive sign--a red circle with a blue crossbar and the words "London Underground". If you ask for a "subway," you risk ending up in a tunnel for pedestrians running beneath the road. Destinations are listed on ticket machines. Maps showing the Underground network are displayed in every station, on each platform, and in Underground train cars.

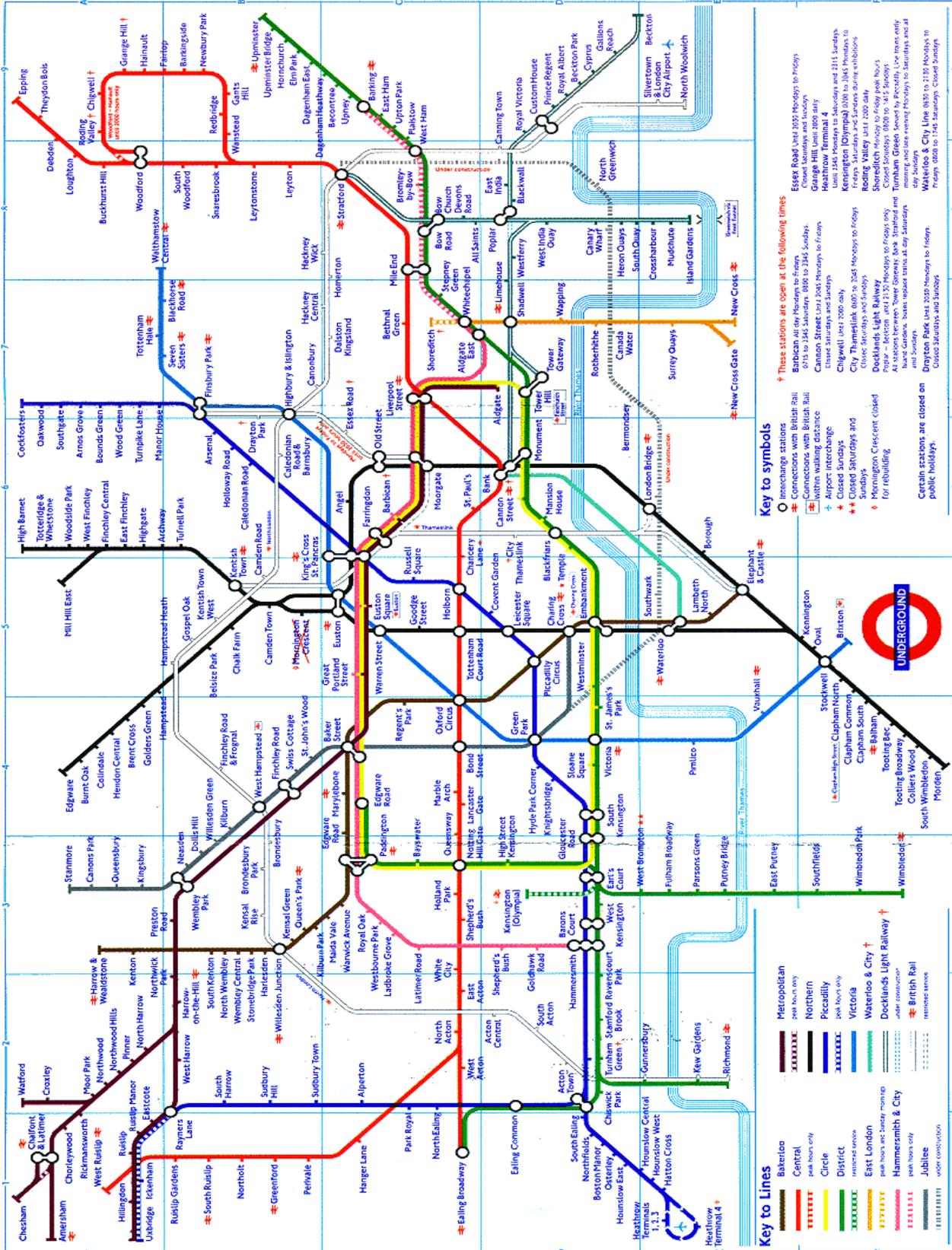
Buses:

The comparably priced bus system is almost as good as the Underground--and you have a better view. To find out about current routes, pick up a free bus map at a London Transport Travel Information Centre. After you have lined up for the bus and selected a seat downstairs or on the upper deck, a conductor will come by and you'll tell him your destination. He or she then collects the fare and gives you a ticket. As with the Underground, the fare varies according to the distance you travel. If you want to be warned when to get off, simply ask the conductor.

Taxis:

You can pick up a cab in London either by heading for a taxi stand ("cab rank" in Britain) or by hailing one in the street (the taxi is available if the light on the hood is on). If you call for a cab, the meter starts running when the taxi receives instructions from the dispatcher. So, you could find £1 or more on the meter when you get inside the taxi. Cab sharing is allowed in London. The taxis accepting ride-sharing display a notice of yellow plastic with the words, "Shared Taxi."

Map of London Public Transport:



Food & Beverage:

Food:

Understanding British traditional dishes will help you enjoy your visit even more. Many good old-fashioned dishes are available in restaurants, wine bars, and pubs--sometimes called inns or taverns, a name going back to the Middle Ages.

The most common pub meal is based on the food a farm worker took with him to work, a ploughman's lunch. Originally a good chunk of local cheese, a hunk of homemade crusty white or brown bread, some butter and a pickled onion or two, it was washed down with ale. You will now find such variations as pâté and chutney replacing the onions and cheese.

Cheese is still the most common ingredient. English cheese comes in many regional variations, the best-known being Cheddar, a good, solid, mature cheese, as is Cheshire. Another is the semi-smooth-textured Caerphilly from a beautiful part of Wales, and also Stilton, a softer tangy cheese more popular with a glass of port.

Dishes with names so perplexing you have no hint of their ingredients are found on the little teashop menu or in the pubs. Perhaps the most popular is shepherd's pie, a deep dish of chopped cooked beef mixed with onions and seasoning and covered with a layer of mashed potatoes and served hot. Another version is cottage pie, which is minced beef covered with potatoes and also served hot.

Among the most known and traditional of English dishes is roast beef and Yorkshire pudding. The pudding is made with a flour base and cooked under the joint, allowing the fat from the meat to drop onto it.

Cod and haddock are the most popular fish used in the making of that British tradition, fish and chips. Chips are fried potatoes or French fries. The true Briton covers this dish with salt and vinegar. In the past the wrapping was newspaper, but now the demands of hygiene have revoked the added--some say, indispensable--taste of newsprint from the dish.

Kipper, a smoked herring, is a popular breakfast dish. Herrings are split open and placed over oak chips and smoked slowly to produce a nice pale-brown smoked fish.

Real English mustard is simply the finely ground seed mixed with water, nothing else.

The East End of London has some interesting dishes, among them tripe and onions. The Cheshire Cheese on Fleet Street still offers a beefsteak-kidney-mushroom-and game pudding in a suet case in winter and a pastry case in summer. The East-Enders will be seen on Sunday at the Jellied Eel's stall by Petticoat Lane, eating eel or perhaps cockles, mussels, whelks and winkles, with a touch of vinegar. The eel pie and mash shop can still be found in London. The name, eel pie, however, is misleading because it is really a minced-beef pie topped with flaky pastry and served with mashed potatoes and accompanied by a portion of jellied eel.

Beverage:

It is a misconception to believe that "everything" stops for tea. People in Britain drink an average of four cups of tea a day--mainly at work. The real delight is to visit the little country tea shops where you can enjoy a pot of tea, some toasted tea cake or a crumpet, bread and butter or sandwiches and good homemade cakes while listening to the conversation at the next table.

Britain does not produce much real wine. It does produce some very pleasant white wine on the medium-sweet side and quite fruity in taste. The real "wines" are cider and beer--both of which go well with the traditional dishes mentioned earlier.

Beer is served in all pubs. Draft beer is traditionally served at cellar temperature--the British like to taste their beer, so they prefer it on the warm side. Most bottled beer is similar to light lager beers and is served cold. Draft beer comes in several different tastes, the most common being called "bitter," which is light in color and taste, not really bitter. A half pint is the equivalent in strength to a single measure of Scotch. Others are mild ale, which is full flavored, and brown ale, which is dark and flavorsome. Stout is a strong, rich dark beer, often mixed with champagne to make "black velvet." Cider made from apples and fermented can be stronger than expected.

All restaurants and cafés in Britain are required to display the prices of the food and drink they offer in a place where the customer can see them before entering the eating area.

Museums & Galleries:

The **British Museum** holds the world collection of art and antiques from ancient and living cultures. Housed in one of Britain's architectural landmarks, the collection spans two million years of human history. This museum is often voted #1 on the list of things to do in London and access to the collection is free.



The **National Gallery** is an art museum that houses a collection of over 2,300 paintings dating back to the mid-13th century to 1900. It is among the most visited art museums in the world, after the Louvre, the British Museum, and the Metropolitan Museum of Art. Entry to the main collections is free of charge.

Science Museum holds a collection of over 300,000 items, including the first jet engine. The museum is one of the city's major tourist attractions, attracting 3.3 million visitors annually. Like other publicly funded museums in the United Kingdom, the Science Museum does not charge an admission fee. However, temporary exhibitions may require an admission fee.

National History Museum is a world-renowned center of research specializing in taxonomy, identification, and conservation. The museum is most famous for its exhibition of dinosaur skeletons and collections that have great historical and scientific value. The Natural History Museum does not charge an admission fee.

The Serpentine Gallery, located in Kensington Gardens, houses an art gallery containing interesting modern works.

Churchill's War Museum is a piece of living history that is part of the Churchill War Rooms, which sheltered people at the heart of Britain's wartime Government during the Blitz. Immerse yourself in this fascinating piece of living history by discovering the underground maze of historic rooms that once buzzed round-the-clock planning and plotting, strategies and secrets.

Tate Gallery is an institution that houses the United Kingdom's national collection of British art, and international modern and contemporary art. The art museums, Tate Britain and Tate Modern, are in London, housing substantial art collections of the United Kingdom as well as international art.

Imperial War Museum London houses *The Holocaust Exhibition* which uses historical material to tell the story of the Nazis' persecution of the Jews and other groups before and during the Second World War.

Victoria and Albert Museum is the largest decorative arts museum in the world. It's also one of London's most interesting and diverse museums.

City Attractions & Sightseeing:

Buckingham Palace has served as the official London residence of Britain's sovereigns since 1837. Today it is the Queen's official residence. Although in use for many official events and receptions held by the queen, areas of Buckingham Palace are opened to visitors on a regular basis. **Tube Station: Victoria and St. James's Park**

The London Eye is a giant Ferris wheel on the bank of the River Thames. It's Europe's tallest Ferris wheel and offers the highest public viewing point in London. It is one of the most popular tourist attractions in the United Kingdom. **Tube Station: Waterloo**



The **Tower of London** has played a prominent role in English history. It has served as an armory, a treasury, a public record office, and a prison. Controlling the Tower of London has been an important factor to controlling the country. Today, you can visit the Tower of London and enjoy their exhibits. **Tube Station: Tower Hill**

Westminster Abbey has been the setting for every Coronation since 1066 and is the final resting place of seventeen monarchs. The church is one of the most important Gothic buildings in the country, with the medieval shrine of an Anglo-Saxon saint still at its heart. **Tube Station: Westminster**

St. Paul's Cathedral is one of the most famous and most recognizable sights of London. Serving as the seat of the Bishop of London, and the mother church of the Diocese of London, the cathedral sits on Ludgate Hill at the highest point in London. **Tube Station: St. Paul's**

Big Ben the nickname for the Great Bell of the clock at the north end of Palace of Westminster and often extended to refer to the clock and the clock tower. **Tube Station: West Minister**

Kensington Palace is of great historical importance. Today, it accommodates the offices and private apartments of a number of members in the Royal Family. **Tube Station: High Street Kensington**

Trafalgar Square is the largest square in London and has been a central meeting place since the Middle Ages. The square is also used for political demonstrations and community gatherings, such as the celebration of New Year's Eve. **Tube Station: Charing Cross**

Piccadilly Circus is a busy plaza in the heart of London at the junction of many major streets. The "circus" meaning "circle" is a round open space known for its video display and neon mounted on buildings. **Tube Station: Piccadilly Circus**

Hyde Park is one of the largest parks in London and has become a traditional location for mass demonstrations. **Tube Station: Hyde Park Corner**

Globe Theater was a theater associated with William Shakespeare. It was built in 1599 and destroyed by fire in 1613. A second Globe Theater was built on the same site in 1614 and closed in 1642. **Tube Station: Cannon Street, London Bridge and Waterloo**



London Bridge is more than 100 feet wide and divides the port of London from King's reach. **Tube Station: London bridge**

Tower Bridge is one of the many symbols of London. The bridge now gives interactive displays showing the bridge in action and detailing its entire history. **Tube Station: Tower Hill and London Bridge**

Shopping:

Regent Street: Once the hub of the West End and a symbol of London worldwide, this stylish thoroughfare is crammed with fashionable stores, selling everything from silks to silverware. **Tube Station: Oxford Circus and Piccadilly Circus**

Oxford Street: The shopping drag of metropolis runs from St. Giles Circus to Marble Arch. It contains six of London's major department stores. **Tube Station: Oxford Circus and Bond Street**

Kensington High Street: Stretching for about a mile and a half, it includes many shops, such as House of Fraser. From Kensington High Street you can walk to Kensington Church Street which is one of the city's main shopping avenues. **Tube Station: High Street Kensington**

Carnaby Street: Just off Regent, Carnaby is a legend. While it no longer dominates the world of pacesetting fashion as it did in the 60s, it is still visited by many. **Tube Station: Oxford Circus**

Beauchamp Place: (Pronounced "Beecham") Beauchamp Place is one of London's top shopping streets. Whatever you're looking for, you'll likely find it here. **Tube Station: Knightsbridge**

