

Doing Business in

The USA



Produced by the UKTI Team in the USA
Contact: Susan Marsden
Email: researchusa@fco.gov.uk
Last Updated: March 2010

The purpose of the Doing Business guides, prepared by UK Trade & Investment (UKTI) is to provide information to help recipients form their own judgments about making business decisions as to whether to invest or operate in a particular country. The Report's contents were believed (at the time that the Report was prepared) to be reliable, but no representations or warranties, express or implied, are made or given by UKTI or its parent Departments (the Foreign and Commonwealth Office (FCO) and the Department for Business, Innovation and Skills (BIS)) as to the accuracy of the Report, its completeness or its suitability for any purpose. In particular, none of the Report's contents should be construed as advice or solicitation to purchase or sell securities, commodities or any other form of financial instrument. No liability is accepted by UKTI, the FCO or BIS for any loss or damage (whether consequential or otherwise) which may arise out of or in connection with the Report.

Are you a member of a UK company wishing to export overseas? Interested in entering or expanding your activity in the U.S. market? Then this guide is for you!

The main objective of this **Doing Business Guide** is to provide you with basic knowledge about the USA; an overview of its economy, business culture, potential opportunities and an introduction to other relevant issues. Novice exporters, in particular will find it a useful starting point.

Further assistance is available from the UKTI team in the USA. Full contact details are available at the end of this guide.

Important Information - Sanctions and Embargoes

Some countries may be subject to export restrictions due to sanctions and embargoes placed on them by the UN or EU. Exporting companies are responsible for checking that their goods can be exported and that they are using the correct licences.

Further information is available on the <http://www.businesslink.gov.uk/exportcontrol>

Content

1.	Introduction	4
2.	Preparing to Export to the USA.....	6
3.	How to do business in the USA	6
	Documentation.....	10
	Labelling and Packaging Regulations	10
	Getting your Goods to the Market	11
	Standards and Technical Regulation	11
	Intellectual Property Rights	12
4.	Business Etiquette.....	12
5.	What are the challenges?.....	12
6.	How to Invest in the USA.....	13
7.	Contacts.....	14
8.	Resources/Useful Links.....	15

1. Introduction

The USA has the largest and most technologically powerful economy in the world and is Britain's largest single export market. There are four time zones across 50 states (Eastern, Central, Mountain and Pacific). The sheer size of the USA and vast cultural differences across the regions mean that it should often be treated as a series of regional markets with varying characteristics. California alone, if considered as a separate country, would be the fifth largest country in the world based on its state gross product. New York, California, Texas, the Midwest, and the South all have distinct cultures. In addition, there are further subdivisions within these regions making the U.S. market a fascinating and diverse place for UK exporters.

Opportunities in the USA

The U.S. economy is integrated and largely self-contained, with every major industry represented. U.S. manufacturers often source components overseas and UK goods have traditionally enjoyed a good reputation for quality in the United States.

Key sectors in the United States identified by UK Trade & Investment include:

- Advanced Engineering
- Clean Technology
- Creative and Media
- Energy and Power
- Financial and Professional Services
- Homeland Security
- ICT
- Life Sciences

Trade between UK and USA

The UK is the United States' fifth largest trading partner overall and second largest trading partner in the EU (in terms of goods). The USA is the UK's top export destination and second largest trading partner overall.

The UK is the largest foreign investor in the USA. At the end of 2008, the UK had investment stock of \$454 billion in the USA. Annual bilateral trade volume (in goods) increased steadily through 2008, reaching a record \$112 billion that year (\$58.6 billion from the UK to US, \$53.8 billion from the US to the UK).

In 2008, the top four categories in which goods were traded between the US and UK were:

- Machinery and transportation equipment (imports from UK: \$17.7 billion; exports to UK: \$20.4 billion)
- Chemicals and pharmaceuticals (imports from the UK: \$15.5 billion; exports to the UK: \$7.7 billion)
- Miscellaneous manufactured articles (imports from UK: \$6.6 billion; exports to UK: \$9.5 billion)
- Mineral fuels, lubricants and related materials (imports from the UK: \$8.5 billion; exports to the UK: \$1.1 billion)

Economic Overview

The US economy is the largest national economy in the world. Freedom of the private sector, relatively

low levels of regulation and government involvement, a productive and skilled labour force and high labour mobility have all been factors that have enabled the scale and growth of the US economy. GDP was estimated at \$14.2 trillion in 2009 and economic growth has resumed since third quarter of 2009. Current economic updates and news can be found on the following websites:

- The Wall Street Journal - www.wsj.com
- CNBC - www.cnbc.com
- The OECD's US Country Page-
www.oecd.org/country/0,3377,en_33873108_33873886_1_1_1_1_1,00.html
- The World Bank's U.S. Country Profile-
web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/EXTUS/0,,menuPK:668561~pagePK:64168427~piPK:64168435~theSitePK:668549,00.html
- U.S. Official Gateway Site- www.usa.gov/Business/Business_Gateway.shtml

Population

The U.S. Census Bureau web site (<http://www.census.gov/>) contains comprehensive population statistics, including breakdowns by State, County Metropolitan Area; Income, Poverty and Housing.

Getting here and advice about your stay

FCO Travel Advice

The FCO website has travel advice to help you prepare for your visits overseas and to stay safe and secure while you are there.

For advice [please visit the FCO Travel section](#)

Getting here

There are daily flights from the UK to every major city in the USA. UK companies should consider the large size of the USA when visiting the market. Long distances between and within cities are the rule – for example, it takes over five hours, crossing three time zones, to fly from the East Coast to the West Coast.

The USA does not have a central tourism office; each state is responsible for its own tourist and travel information. For more information visit:

www.usa.gov/Citizen/Topics/Travel_Tourism/State_Tourism.shtml.

*British citizens should note that all nationals and citizens of the UK are now required by law to obtain advance authorisation via the Electronic System for Travel Authorization (ESTA), prior to travelling to the United States under the Visa Waiver Program. The U.S. Government does **not** charge for ESTA registration. For more information see: <https://esta.cbp.dhs.gov/esta>*

Visas

Travellers should make detailed enquiries about the appropriate visa and application procedures as far in advance of their intended visit as possible. For information on visa procedures and requirements in

the USA, please visit the U.S. Embassy London web site at: <http://london.usembassy.gov> or contact the U.S. Embassy directly at:

U.S. Embassy London

24 Grosvenor Square

London

W1A 1AE

Tel: 020 7499 9000 (Switchboard)

Tel: 0904 245 0100 (Visa Contact Information)

2. Preparing to Export to the USA

UKTI's team in the USA can provide a range of services to British-based companies wishing to grow their business in the U.S. market. Our services include the provision of market information, validated lists of agents/potential partners, key market players or potential customers; establishing the interest of such contacts in working with the company; and arranging appointments. In addition, they can also organise events for you to meet contacts or promote a company and its products/services.

You can commission these services which are chargeable and operated by UK Trade & Investment to assist British-based companies wishing to enter or expand their business in overseas markets. Under this service, the Trade & Investment teams - who have wide local experience and knowledge - can identify business partners and provide the support and advice most relevant to your company's specific needs in the market.

To find out more about commissioning work, please contact your local UKTI office. See www.uktradeinvest.gov.uk

3. How to do business in the USA

What companies should consider when doing business

It is vital to do sufficient market research before attempting to export to the United States. The following is a non-exhaustive list of questions a company should consider before doing business in the USA.

1) What is the product? What does it do?

Sometimes the classification used for a product in the UK is different from that used in the USA. When doing initial research, be explicit about the product to ensure you receive the correct information.

2) Who are the end users?

It is important to understand who the ultimate end users of a product are. Otherwise, it will be difficult to identify the correct route to market.

3) How does the product reach the end users (who buys from me?)

Very few products in the U.S. market are sold directly to the end user. There is almost always a chain of importers, wholesalers, distributors, or some variation of that network. This chain of distribution

impacts many factors including price, marketing, and packaging and is a key consideration for UK exporters.

4) How does my product compare to the competition?

It is important to learn about your competition before entering the US market. This effort will determine whether or not there is potential for your product or service, whether it can be sold profitably, and what features and benefits need to be emphasised or added.

5) Why should someone buy the product?

Differentiating a product from competitors is key. You should determine at an early stage which characteristics of your product you are going to emphasise. Cost is a favourite in the USA along with durability, unique features/benefits and after sales service.

6) What type of commission or remuneration do distributors, agents or representatives expect?

Each step in the chain of distribution will add a percentage to the original price of the product. The percentage varies by product and industry, but impacts the final cost to the end user. Just because your product is competitively priced to your primary customer (e.g. distributor, importer) does not mean the price to the end user will be as competitive.

Developing a realistic three- to five-year plan for sales is crucial. Both market size and competitive intelligence are essential elements to consider when developing a plan.

7) How will customer service be handled (warranties, returns, repairs)

Customers in the USA expect a high level of customer service (e.g., an immediate response). E-mail, fax and telephone are the preferred method of communication.

Issues of warranties, returns, repairs and technical assistance must be handled in a manner equivalent to domestic competitors. UK telephone or fax numbers, manned only during UK business hours, will not be sufficient. Virtual office services can be arranged (e.g. toll free 1-800 numbers in the USA to ring through to the UK).

8) How much and how long can I afford to invest in the market before seeing a return?

It can take several years for a new company or product to be accepted in the USA and for significant sales to occur. UK companies must plan on this and consider the amount of time and money they are willing and able to invest.

9) Do I need an office in the USA?

Not necessarily, but you will need a U.S. point of contact and possibly a stockist of some nature, depending on your product.

- If the product is small in size, an agent may often act as a stockist.
- Products that are larger will require the use of contract warehouse facilities.

A U.S. office is not crucial if your sales efforts, address, customer issues and supply of spares can be effectively accomplished in another way. However, there are exceptions (e.g. the defence sector) where a local, U.S. office is nearly always necessary to secure contracts.

10) How do I find information on U.S. companies?

Information usually requested in the UK:

- Certification of Incorporation
- Directors' names and addresses
- Annual accounts and annual forms
- Full list of shareholder

U.S. equivalent to UK terms:

- Copy of the Articles of Incorporation & Amendments
- Copy of the Corporation's most recent completed Statement of Information, which is an annual statement filed with the Secretary of State. This lists the company's address, officers/directors, and agent for service of process and their addresses.
- Annual accounts and annual returns – though annual returns from the Franchise Tax Board is not public information
- Shareholder information is NOT a public record in the USA

The majority of the states use their web presence to disseminate a range of public business records and most of them offer access at limited or no charge. The website link for all the states is:

<http://www.llrx.com/columns/roundup19.htm>

Gateways/Locations – Key areas for business

The capital city, political and administrative centre of the United States is Washington DC, but New York, Los Angeles and Chicago are all major industrial centres.

Other cities with populations over 0.5 million include: Atlanta, Boston, Buffalo, Cincinnati, Cleveland, Dallas, Denver, Detroit, Houston, Kansas City, Memphis, Miami, Milwaukee, Minneapolis, New Orleans, Phoenix, Pittsburgh, San Antonio, San Diego, San Francisco, San Jose, St Louis and Seattle.

The US Department of Labor Bureau of Labor Statistics web site (<http://stats.bls.gov/>) includes regional information, such as employment figures, by state.

Several state governments also have web sites containing local information. Some states have representation in Europe and form the Council of American States in Europe (CASE). Visit: (www.case-europe.com) for information on member states.

Market entry and start up Considerations

When planning to establish a corporation/subsidiary in the USA it is essential to consult a lawyer familiar with both U.S. and UK regulation.

Potential Costs to Consider:

- 1) Filing Fees for Incorporation.** Expect these fees to vary from state to state.
- 2) Attorney's fees.** Expect these fees to vary depending on the location and type of corporate entity.
- 3) Minimum Franchise Taxes.** Some states within the USA impose substantial minimum franchise state taxes.

4) Office Space. Expect even shared office arrangements to be costly; more so for highly desirable locations.

5) Insurance. A business insurance package is necessary and can be costly.

6) One Employee Salary. Expect to pay the going rate for a basic salary, plus employment payroll taxes and employee benefits. These costs will be more in high cost-of-living cities like New York and San Francisco.

7) Immigration Visas. Visa fees costs thousands of dollars, and depend on several factors including location and choice of visa.

Customs and Regulations

All goods entering the USA are subject to duty on that their dutiable value unless specifically exempted by law. A good's dutiable value is determined in various ways and its duty varies according to its classification. Classification and valuation of the goods is the responsibility of the importer.

The U.S. Customs Service will then determine the relevant duty. Goods cannot leave the port of entry until the duty has been determined (liquidation). After liquidation importers have 90 days in which to appeal.

Depending on the product, a permit, licence or additional documentation may be required from other agencies such as FDA, (Food & Drug Administration) U.S. Fish and Wildlife, EPA (Environmental Protection Agency), or Department of Agriculture.

To contact U.S. Customs directly with any questions, use the following information:

Office of Customs & Border Protection

1300 Pennsylvania Avenue, NW

Washington

DC 20229

Tel: +1 703 526 4200

Web: www.cbp.gov

If you export or import into the USA, you need to know the Harmonized Tariff Schedule (HTS). This is a list of product codes for goods that are brought into the U.S., and the codes are linked to duty rates for specific products. Using the wrong code for a product can result in a company paying more duty than it should.

The Customs Classification Helpline can provide advice on tariff classification numbers. The Helpline is open from 08.30-17.00, and a voicemail service is available outside these hours. The contact telephone number is: +44 (0) 1702 366 077.

The United States International Trade Commission website www.dataweb.USITC.gov provides international trade statistics and U.S. Tariff data to the public full-time and free of charge.

Directions for easy access:-

1. Select TARIFF DATABASE (on right side of page)
2. Click the first paragraph - USITC Tariff Database Interactive

3. Click - Yes, go to USITC Year 2009 Tariff Database
4. Enter Classification number in the box (Only type first 6 digits as these are universal numbers).
Click on List items box
5. Click on relevant "detail"
6. The rate is quoted under MFN (Most Favoured Nation)

Legislation and Local Regulations

The Federal court system is based on English common law. Each state has its own unique legal system, of which all but one (Louisiana's) is based on English common law.

Responding to Tenders

FedBizOpps (www.fedbizopps.gov) is the government-wide point of entry for procurement opportunities. It has been designated as the single source for opportunities over \$25,000, with 95 agencies and 21,296 contracting officers posting opportunities to the web site. It has a "proactive approach to federal sales and companies can quickly sign up to receive procurement information and sales opportunities."

The federal government can only contract with companies registered to do so. **Central Contractor Registration (CCR)** (www.ccr.gov/handbook.asp) is the central electronic registration site for companies wishing to be added to the U.S. federal government database of vendors.

Documentation

Imported goods generally require at a minimum the following documents:

- A bill of landing, airway bill or carrier's certificate
- A commercial invoice obtained from the seller that shows the value and description of the merchandise
- Entry manifest (Customs Form 7533) or Entry/Immediate Delivery (Customs Form 3461)
- Packing lists, if appropriate and other documents necessary to determine whether the merchandise may be admitted

The U.S. Customs and Border Protection web site www.cbp.gov provides very useful information on importing into the USA. Here you can access information on product labelling, country of origin markings and regulations.

Labelling and Packaging Regulations

All foods, drugs, medicines and cosmetics must have labelling or packaging that complies with the regulations of the Food and Drug Administration (FDA). All other products must comply with the regulations of the Federal Trade Commission (FTC).

Information regarding labelling and packaging requirements can be obtained by contacting the FTC; printed packaging and labelling requirements from the FDA; and general enquiries from the Consumer Product Safety Commission. Contact details for these organisations are listed below.

Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
Tel: +1 202 326 2222
Web: www.ftc.gov

Food and Drug Administration

10903 New Hampshire Ave
Silver Spring, Maryland 20993
Tel: +1 888 463 6332
Web: www.fda.gov

Consumer Product and Safety Commission

4330 East West Highway
Bethesda, MD 20814
Tel: +1 301 504 7923
Web: www.cpsc.gov

Getting your Goods to the Market

As an exporter of goods you need to develop an understanding of various issues such as: legal and regulatory requirements your consignments have to comply with; paperwork involved; choosing the right mode of transport, i.e. road, air rail sea transport; protection for your goods; packaging; labelling; how freight forwarders can help you; rules for dangerous goods etc.

The British International Freight Association (BIFA) can provide assistance to companies who are new to exporting. There is a useful directory on the BIFA web site: (www.bifa.org). Choose "Search by detail" to select members by either country, region or specialisation. A BIFA registered member can advise companies on such matters as modes of transport, distribution methods, costing, documentation and payment terms. BIFA can be contacted by telephone at: +44 (0)2088442266.

The Freight Transport Association (FTA) put UK companies in touch with UK fleet operators who send lorries into Europe or even further afield. See their web site: (www.fta.co.uk) for more information. FTA's International department can be contacted by telephone at: +44 (0)8717112222 or by email at: international@fta.co.uk.

Standards and Technical Regulation

The American National Standards Institute (ANSI) provides accreditation in accordance with ISO/IEC Guide 65 for product certification programmes. You can make contact with their Customer Service Desk at:

American National Standards Institute

25 West 43rd Street
New York, NY 10036
Tele: +1 212 642 4980
Fax: +1 212 398 0023
Email: info@ansi.org
Web: www.ansi.org

Intellectual Property Rights

The Patent and Trademark Office (PTO) is an agency within the U.S. Department of Commerce. The ultimate 'goal' of the PTO is to orchestrate and grant patents for the protection of inventions and to register trademarks. The agency serves the needs and interests of both inventors and businesses with respect to their inventions and/or corporate products and their service identifications thereof. It also advises and assists various U.S. bureaux and other offices of the Department of Commerce and other agencies within the Government in matters involving 'intellectual property'.

U.S. Patent & Trademark Office

Mailstop USPTO Contact Centre
P.O. Box 1450
Alexandria, VA 22313 – 1450
Tel: +1 (571) 272 1000
Email: usptoinfo@uspto.gov
Web: www.uspto.gov

For more information on other areas surrounding intellectual property rights including trademarks, technology transfer, copyrights, please review the "Intellectual Property in the USA" chapter of our publication, *Establishing a Business Presence in the USA*

(<http://www.ukti.gov.uk/export/countries/americas/northamerica/unitedstates.html>)

4. Business Etiquette

Citizens of the USA and the UK do not speak the same language. Instructions, advertising copy and product descriptions that are acceptable in the UK may be not be understood in the USA. Literature and manuals produced in the UK are rarely acceptable in the U.S. market. U.S. standard size paper (8.5 inches by 11 inches) varies from A4 paper. Literature and manuals printed on A4 will not Xerox or fax properly and look odd in a group of U.S. standard sized papers. They should also be reviewed and amended to reflect American spelling and colloquialisms.

The U.S market largely revolves around networking: the way to tackle this market is to build relationships, attend events, and build your brand. Passive business styles do not work well; UK companies looking to enter this highly competitive market should be prepared to take a proactive approach.

5. What are the challenges?

The USA is an enormous market with huge potential and ostensibly a 'common language', but vast differences in geography and culture make it more like several markets. U.S. domestic companies approach their home market on a region by region basis for marketing, sales and distribution purposes. The size and variations in the market mean that national representation is not standard; agents and distributors often work on a regional basis.

The USA is a very legalistic society. All contracts must be in writing and reviewed by legal counsel familiar with both UK and U.S. contractual law. All aspects of the agent/supplier relationship should be delineated, including obligations for financing of literature, travel and participation at trade events. Agent contracts in the USA customarily include agreed performance goals, termination, annual renewal, non-competitive clauses, and any authority to negotiate on behalf of the UK company.

Getting Paid - Terms of Payment

Terms of payment are various, but the following are some of the most commonly used:

Cash in advance: This is used by suppliers in the highest risk situations. Bear in mind that the supplier still has to determine when to officially accept the order from the U.S. firm. In other words, will goods be produced/ordered when the payment is received, or will the manufacturer produce/order the goods before hand and release the shipment upon receipt of advance payment? The latter is obviously more risky.

Open account: The seller would need to specify a timeframe and the term would actually be noted as *Net XX Days* (usually 30). However, again the seller must bear in mind the following factors: 30 days from when? Date of invoice, bill of landing date, receipt of goods? All of this must be specified and absolutely clear to both parties in order to avoid loose interpretation on the part of the overseas customer. Overseas customers usually interpret 30 days as working days, which means the seller will most likely not receive payment for at least 45 days.

Sight Draft: This term requires bank involvement. There are numerous variations on the theme, but generally the seller – via his bank in some cases – sends a type of cheque to the customer who, in essence, gives authority for that bank to draw funds in the amount specified in favour of the seller.

Letter of Credit (L/C): This is a very commonly used term in that it is the most secure form of payment. There are numerous variations, but a simple L/C is a secured draft that is passed between the buyer (opener) and seller (beneficiary) via intermediary banks which guarantee payment to variable extents. The most commonly used type is a *confirmed, irrevocable L/C* which means that the L/C must involve a local bank friendly to the seller (*confirmed*) and that the buyer cannot back out of the arrangement (*irrevocable*). L/Cs are very costly and depending on the cost of transaction can cost hundreds of dollars. An L/C payment term indicated on a proforma invoice could read something like this: *We will begin production upon receipt of indication that an irrevocable L/C has been opened in our favour and confirmed by a major London bank with all banking charges both inside and outside of the US for the account of buyer.* As you can imagine, this form of payment takes a considerable amount of time and resources compared to the other terms of payment.

6. How to Invest in the USA

In the United States, each state has its own Economic Development Office which can offer some specialised assistance including:

- business climate, economy information, development news
- tax and financing help, enterprise zone information, business assistance and employee training programmes
- available buildings and sites, city & industry links

Please visit: (<http://www.eda.gov/Resources/StateLinks.xml>) for a listing of the Economic Development Offices in each of the 50 states.

7. Contacts

If you have a specific export enquiry about the USA which is not answered by the information on this report, you may contact:

UK Trade & Investment Enquiry Service

Tel: +44 (0)20 7215 8000

Fax: +44 (0)141 228 3693

Email: enquiries@ukti.qsi.gov.uk

If you prefer to contact the team in the USA direct, contact:

The British Consulate General, New York

845 Third Avenue

New York, NY 10022

Contact: Susan Marsden

Tel: +1 212 745 0200

Email: researchusa@fco.gov.uk

[UK Trade & Investment](#) can help you make the most of these opportunities and help you plan your approach to the market. You may find out more about the range of services available to UK companies trading internationally through your local International Trade Team.

We hope that you have found this guide useful. For further information, please contact your International Trade Adviser or one of the UKTI team in the USA.

8. Resources/Useful Links

Business Link: International Trade

Business Link's International Trade pages provide an overview of export basics including licensing, customs procedures, classifying and movement of goods, other regulatory information and export paperwork issues. It also introduces exporters to the UK Trade Tariff.

Essential reading for exporters!

Find out more at:

<http://www.businesslink.gov.uk/bdotg/action/layer?r.s=tl&r.lc=en&topicId=1079717544>

Country Information:

BBC Website:

http://news.bbc.co.uk/1/hi/country_profiles/default.stm

FCO Country Profile:

<http://www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/country-profile/>

Culture and communications:

CILT – National Centre for Languages - Regional Language Network in your area:

http://www.cilt.org.uk/workplace/employer_support/in_your_area.aspx

Kwintessential culture guides:

<http://www.kwintessential.co.uk/>

Customs & Regulations:

HM Revenue & Customs: www.hmrc.gov.uk

Import Controls and documentation (SITPRO): <http://www.sitpro.org.uk>

Economic Information:

Economist:

<http://www.economist.com/countries/>

Export Control

Export Control Organisation:

<http://www.berr.gov.uk/whatwedo/europeandtrade/strategic-export-control/index.html/strategic-export-control/index.html>

Export Finance and Insurance:

ECGD: <http://www.ecgd.gov.uk/>

Intellectual Property

Intellectual Property Office:
www.ipo.gov.uk

Market Access

Market Access Database for Tariffs (for non-EU markets only):
<http://mkaccdb.eu.int/mkaccdb2/indexPubli.htm>

SOLVIT – Overcoming Trade Barriers (EU Markets only)
www.bis.gov.uk/EUMarketAccessUnit

Standard and Technical Regulations:

British Standards Institution (BSI):
<http://www.bsigroup.com/en/sectorsandservices/Disciplines/ImportExport/>

National Physical Laboratory: <http://www.npl.co.uk/>
Intellectual Property - <http://www.ipo.gov.uk/>

Trade Statistics:

National Statistics Information: <http://www.statistics.gov.uk/hub/index.html>
UK Trade Info: <https://www.uktradeinfo.co.uk/>

Travel Advice:

FCO Travel: <http://www.fco.gov.uk/en/travel-and-living-abroad/>
NHS: <http://www.nhs.uk/nhsengland/Healthcareabroad/>
Travel health: <http://www.travelhealth.co.uk/>