



*The straightforward guide helping you to stand your ground*

# **UK Law and Your Rights**

FOR

# **DUMMIES<sup>®</sup>**

**Liz Barclay**

*Presenter of BBC Radio 4's You and Yours*



**A Reference for the Rest of Us!™**



**UK Edition**





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# ***UK Law and Your Rights For Dummies®***

**by Liz Barclay**



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# About the Author

Liz Barclay has worked as an adviser, trainer, and manager with the Citizens Advice Bureau and still advises small businesses and sole traders on relationship management with staff and customers. Liz is well connected within the media; she presents *You and Yours*, a factual radio programme on Radio 4, and has worked on a wide range of business and finance programmes for the BBC both on TV and radio. As a writer, Liz specialises in personal finance. She has written for the *News Of The World*, *The Express*, *Moneywise*, *Family Circle*, and *Save Money* and is currently working on the *Mail On Sunday* personal finance magazine.



# Dedication

This book is dedicated to Jean Goodwin – a wonderful friend and my first boss at Citizens Advice Bureau. She gave me encouragement, support, confidence, the occasional dressing down, and the desire to fight injustice and somehow change the world. She was the most enthusiastic, dedicated, motivated fighter for the rights of the individual that I've ever come across. Jean, you have my eternal admiration and gratitude. It wouldn't have happened but for you.



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# Introduction

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Welcome to *UK Law and Your Rights For Dummies*.

The law in the UK gives citizens their rights and the means of protecting and enforcing those rights.

Unfortunately, the law is extremely complicated and changes all the time.

With rights come responsibilities. If you have rights, so do other people, and you have a responsibility to respect their rights as well as your own. Sometimes that means compromising. If you use this book to increase your knowledge of your own rights, you'll be more aware of your responsibilities, too.

## About This Book

This book gives you a good basic knowledge of how UK law is made. Not all of the law is exactly the same in all parts of the UK. In particular, the law on some issues can be quite different in Scotland as opposed to the rest of the UK.

The law is a collection of pieces of legislation that have been on the statute books for many years, new laws devised by the current Government, and directives coming from Europe. The law is also evolving constantly because of cases brought before the courts and tried or



heard by judges and juries. Their decisions clarify how the law, as it is written, should be interpreted.

In this book, I cover how the law is enforced and what you should do if you feel that your rights have been infringed. Remember, no matter how hard I tried, there is absolutely no way to fit all of UK law and your rights into a book this size. I have shelves and shelves full of law books, and I still can't find details of some aspects of the law when I need them. Forgive me if there's something you would like to read about here that I haven't covered.

## Conventions Used in This Book

To help you navigate this book, I used a few conventions:

- ✓ *Italic* is used for emphasis and to highlight new words or terms that are defined for the first time – including a lot of the ‘legalise’ and names of different pieces of legislation you’ll come across.
- ✓ Monofont is used for Web addresses.
- ✓ Sidebars (the shaded grey boxes) contain information that, although helpful, may not apply to all readers.

## Foolish Assumptions



I know – you should never assume – but I had to!  
Otherwise, I'd never have been able to decide where to start! I assumed that:

- ✓ You aren't a law student or a lawyer! This book is written for people who aren't legally trained, don't have a library full of legal tomes at their disposal, and don't have barristers for parents.
- ✓ You aren't very familiar with how the law is made or how it works, simply because you haven't had many dealings with it.
- ✓ You've bought this book because you'd like to know where you stand so that you can avoid being ripped off or breaking the law.
- ✓ You will heed my warnings that a book of this size can't contain all the information every individual may need in any given situation and that you will take additional advice as necessary.
- ✓ You realise that you have rights, and the other person in a dispute does, too, and that the best solution is often an amicable settlement.



# How This Book Is Organised

*UK Law And Your Rights For Dummies* is divided into six parts. The chapters in each part cover specific topics in as much detail as possible, given the limitations of space and without being overly technical.



# **Part I: Living with the Legal System**

Chapter 1 deals with the basics of how the law is made and who makes it; the roles the courts play in the system; and who's who in the legal profession. The rest of Part I covers the basic issues of life in the UK, such as your rights to live and work and carry a British passport, use of the UK's public services such as the NHS, and to buy or rent a home and live in harmony with your neighbours.



## **Part II: Keeping on the Right Side of Family and Friends**

Part II is possibly the most important part of the book in that it's likely to apply to most people. It covers all aspects of living together and getting married or registering a civil partnership, as well as building a family and having children. If you want to know if you can keep the engagement ring despite the wedding not going ahead, or if you're worried about the paperwork to complete when your baby arrives, this part provides the answer.



# **Part III: Making Enough to Live On - Legally!**

The chapters in this part look at where the money comes from and your rights in each of those situations. If someone else employs you, you're paid for the work that you do, but you also have a lot of protection under UK law. Employment law is very complex, and if you do get into a dispute with an employer, Chapter 9 can help you decide what steps to take to resolve it.

This part also covers working for yourself, living on welfare benefits if you can't work, or living on retirement income if you're at the age where you have better things to do in life than work!



## **Part IV: Spending Your Hard-Earned Cash**

Wherever your income comes from, you probably find it goes out again fairly quickly. This part deals with your rights as a shopper or as a consumer if you're paying someone else to do work for you, such as building an extension. This area of law gives rise to a large proportion of legal disputes. It helps to be armed with the information about your rights before you set out to make a complaint, and a huge range of organisations can help settle consumer disputes. This part also looks at what happens if you do a bit too much shopping and get behind with your essential bills.



# **Part V: Getting Out and About**

This part deals with your movements outside your home. If you want to take to the roads and buy a car, this part explains all you need to know relating to your car and your right to drive.

This part also covers your rights as a paying customer of the trains, buses, and planes, including the misery of delays, cancellations, and missing luggage, as well as what you need to travel outside of the UK.



# Part VI: The Part of Tens

Every *For Dummies* book has a Part of Tens. This part covers the kinds of insurance policies that can buy you peace of mind and explains the best ways of protecting your rights.

## Icons Used in This Book

When you flick through this book, you'll notice little icons in the margins. These icons highlight suggestions and cautions when it comes to the law.



This icon is something that may make life easier in general or a dispute easier to avoid or resolve.



This highlights important information that may be useful to you in the future.



Not all of these are dire warnings – but if you read and apply the information in them, they may help you avoid pitfalls and disputes.



This icon speaks for itself. It highlights useful points of law.

## Where to Go from Here

Any contact with the law can be quite intimidating. The more information you have about your rights, the less



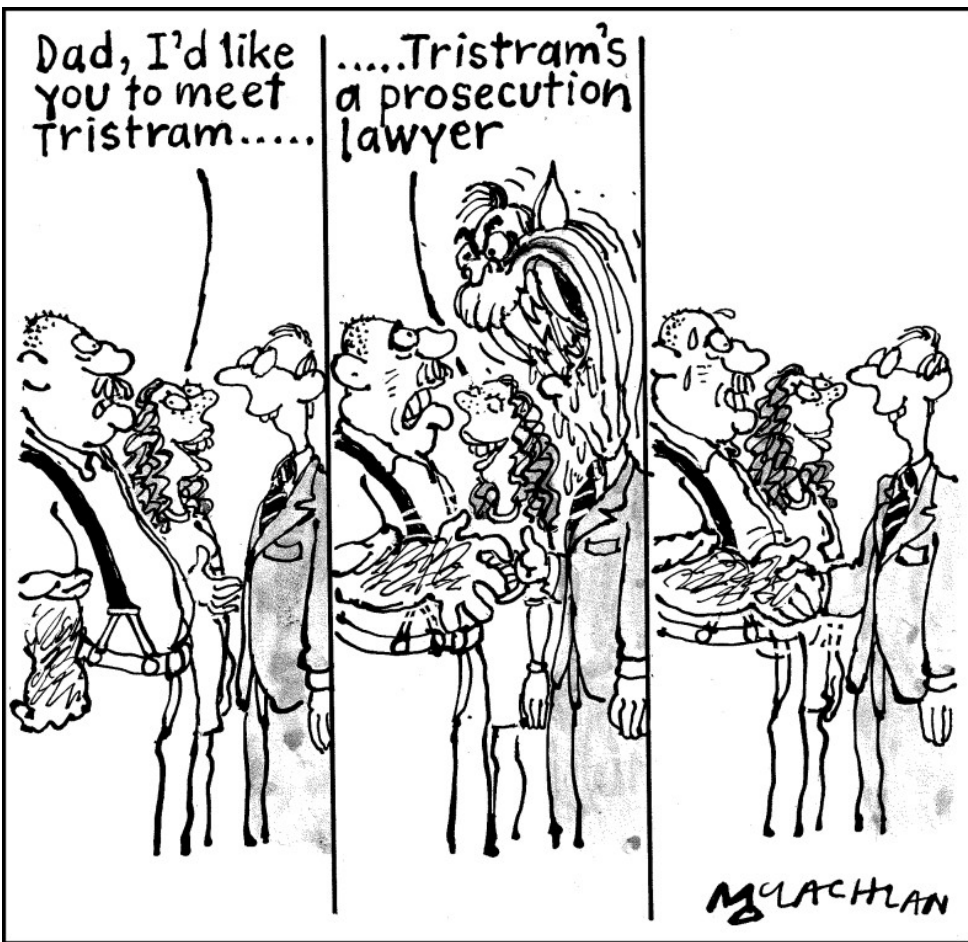
likely you are to get into trouble in the first place. I'm not suggesting you read this whole book from cover to cover in one sitting. Use it to check up on your rights before you do something, such as buying a car or moving in with your partner.

Above all, though, remember that this book has room for only very basic information, and you should always get legal advice about your own particular individual circumstance.



# Part I

## Living with the Legal System



### In this part . . .

I explain the role played by the UK Parliament, the Government, local government, and Europe in making the rules. After the laws are passed and come into force,