

LEGAL SMART

July 2023 Edition

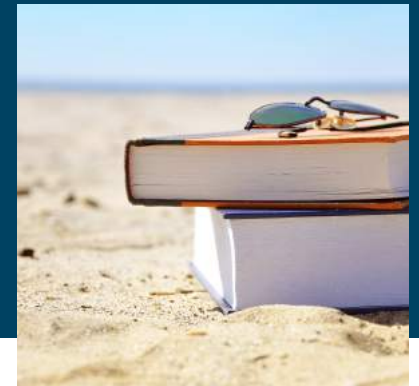


THE MISSION

The mission of Legal Resources is to provide high-quality legal services to our members, enabling them to lead lives free of major legal expenses.

THIS MONTH'S EDITION

- Recourse for Canceled Travel Plans
- Small Talk Tips
- Beach Reads, and much more!



Featured in this issue: Your Rights as a Traveler

You've planned your dream vacation - flights are booked, hotels are reserved and your itinerary is chock-full of unforgettable experiences. Then, life happens. Let's say a family member falls ill and you have to cancel, or you get into a fender bender in the rental car. What are your rights?

There is a lot to break down here, but it's important to understand where and how to seek help when issues arise. According to [Business Insider](#), only 38% of U.S. travelers purchased insurance last winter. If you are part of the roughly 60% of travelers who do not opt for insurance (primarily CFAR), here's what to do when unprecedented issues arise.

Call your bank. Some credit cards include travel perks including insurance on canceled flights, damaged rental cars, baggage issues and more.

Review cancellation policies. Get familiar with the timeframe in which you cancel reservations and what portion of your fees may be due upon canceling and what portion can be refunded.

Ask for credit. Airlines and hotels are known to overbook. If this happens to you and the agency is unwilling to issue a refund, explore options for credit towards future flights or hotel stays instead.



#TRENDINGNOW

Beach Reads

"That's the thing about books. They let you travel without moving your feet." - Jhumpa Lahiri

This summer's list of lauded beach reads will transport you to faraway towns and introduce you to new friends. Bookworms will breeze through these in no time and enjoy several laughs and tears along the way. [Southern Living](#) is just one expert on leisurely literature. Take a look at the Beach Read lists on [Book Riot](#), [The New York Times](#) and [Harper's Bazaar](#) too.

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RESOURCES
Relax... you're covered.[®]



Something Different

Fourth of July Flavor

Independence Day is right around the corner! Incorporate the American Flag into a tasty, Fourth of July-themed appetizer. This taco dip is not only incredibly festive and easy to make, but is a huge hit at summer get-togethers.

Ingredients:

- 32 oz. refried beans
- 1 packet of your favorite taco seasoning
- 2 c. guacamole
- 2 c. sour cream
- 2 c. shredded mozzarella
- 3 c. diced tomatoes
- 3 oz. sliced black olives
- Tortilla chips, for serving

Directions:

1. Combine beans and taco seasoning. Stir until fully incorporated.
2. Spread mixture in prepared 9x13 baking dish and top with guacamole.
3. Spread cream cheese over the guacamole.
4. Create an American Flag pattern using the olives as the stars and the tomatoes and mozzarella as the stripes.
5. Cover and refrigerate for one hour.
6. Serve with tortilla chips and enjoy!

Recipe adapted from Bitz & Giggles.

DID YOU KNOW.....

World Ranger Day is July 31. The annual observance not only applauds park rangers for their dedication to and support of the National Park Service, but remembers those who were injured or killed in the line of duty. Rangers are brave men and women who protect the bounty of both state and national parks and who work tirelessly to preserve the parks' environmental and cultural importance. Learn more about ranger duties, celebrations and more at InternationalRangers.org.



Tip of The Month!

Small Talk

Backyard parties and summer barbecues present excellent networking opportunities. Small talk, however, is an art form that comes easy to some and poses a challenge for others. [Improve your small talk skills](#) this month by adopting three simple tricks:

- 1) Be present.** Maintain eye contact, have open body language and practice active listening.
- 2) Break the ice.** Don't be afraid to say hello first!
- 3) Talk life, not work.** Get to know people's interests, hobbies and families, not their work schedules.

CYBER CORNER

Netflix Cracks Down on Password Sharing

Netflix finally made good on its promise to crack down on users piggybacking off of others' accounts. The new rule applies specifically to individuals who are no longer considered part of the same household as the original account holder. These "freeloaders" are prompted to either pay an additional \$7.99 to remain a user of the household account or to simply purchase a new membership. Shortly after the crackdown in May 2023, Netflix saw north of 70,000 new subscriptions per day. Read more about the stats here: <https://cybernews.com/news/netflix-subscribers-password-sharing-crackdown/>

Frequently Asked Questions:

Q: I have a legal need that is not fully covered under my Legal Plan. Can I still work with my Plan Attorney to resolve the matter?

A: Yes. Legal matters that fall outside of the fully-covered services are offered at a 25% discount off the attorney's hourly fee.

Have a question?

Please contact our Member Services Department with questions regarding your plan coverage, or attorney/law firm-related questions at 800.728.5768.

