LEGALSMART June 2025 Edition

FEATURED STORY

Legal Planning for Summer Moves, Marriage, and Milestones

Legal matters and financial matters often go hand in hand, which is why we're excited to share that June kicks off a season of change—weddings, relocations, graduations, and more. These exciting life events often come with important legal considerations, and your Legal Resources benefit is here to help you navigate them with ease.

Moving to a new state? It's a good time to review and update your will, power of attorney, and other legal documents to ensure they comply with your new state's laws.

Getting married or adding to your family? Prenuptial agreements, name changes, and will preparation may now be top of mind.

Buying or selling a home? Buying or selling a home involves more than just a handshake—contracts, disclosures, and legal documents all play a role. Your plan attorney can simplify the process and help you avoid costly mistakes.

Legal planning might not be the first thing you think of during big life changes—but it should be on your checklist. Addressing these items early can save time, reduce stress, and protect your future.

FREQUENTLY ASKED QUESTIONS

Q: Can my legal benefit help with real estate issues?

A: Yes! Your Legal Resources plan includes attorney fee savings for a wide range of real estate-related matters. An experienced real estate attorney can assist with everything from contract review and deed preparation to title concerns and representation at closing.

Because real estate transactions can vary, your plan attorney will confirm the exact coverage based on the specifics of your situation.

Call the Paralegals in our Member Services Department at 800-728-5768 to discuss available coverage and ensure you are connected to an experienced real estate attorney.

DID YOU KNOW...

June is Homeownership Month.

Owning a home comes with many joys—and plenty of responsibilities. From contractor agreements and HOA disputes to title issues and boundary disagreements, legal matters often arise without warning.

Your Legal Resources plan provides attorney fee savings for many common homeownership issues. Whether you're reviewing a contract for a new roof or dealing with a problem tenant, an experienced attorney can help you protect your biggest investment.

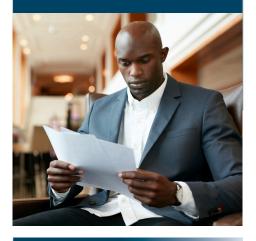
Don't wait until a problem becomes a crisis—use your benefit to get ahead of legal challenges before they cost you time and money.

THE MISSION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy, and worry-free lives, free of major legal expenses.

THIS MONTH'S EDITION

- Summer Rental Fraud
- Travel Must-Haves
- Legal Planning for Milestones and much more!



#TRENDINGNOW

June Marks the Start of Hurricane Season—Are You Legally Prepared?

Hurricane season officially begins in June, and preparing your emergency kit should include legal readiness, too.

Now's a good time to check if your insurance policies are up to date, your power of attorney and estate documents are current, and that you know where to access key legal documents in case of an evacuation or property loss.

If you're unsure what's included in your Legal Resources plan, or how to protect your legal interests during a natural disaster, call the paralegals in our Member Services Department 800-728-5768.



CYBER CORNER

Sun's Out, Scams Out: Watch for Summer Rental Fr<u>aud</u>

Summer is peak season for vacation rental scams. Fraudsters create fake listings, post on rental platforms, or spoof well-known rental sites—tricking travelers into sending deposits for homes that don't exist.

To protect yourself:

- Book only through reputable vacation rental platforms.
- Avoid listings with vague details, toogood-to-be-true prices, or requests for wire transfers.
- Verify the property by researching the address and reading reviews.
- Communicate only through the rental platform until booking is confirmed.

Scammers count on urgency and excitement—stay vigilant and informed so your dream vacation doesn't turn into a nightmare.



SOMETHING DIFFERENT

The Lawn Chair Lawsuit: A Cautionary Tale from a Backyard BBQ

It was supposed to be a casual summer gathering—burgers, sunshine, and lawn games. But when a guest's folding chair collapsed mid-meal, things got unexpectedly complicated.

A sprained wrist and a trip to the urgent care later, the injured guest filed a claim—not against the chair manufacturer, but the homeowner. Turns out, the chair had been borrowed and was already damaged.

Situations like these highlight why it's important to understand liability—even in low-stakes social settings.

Whether it's a backyard mishap, property damage, or a dog bite at the park, everyday accidents can lead to legal claims. And most people don't realize that their homeowner's insurance doesn't always provide full protection.

Through your Legal Resources benefit, you have access to knowledgeable attorneys who can help you better understand your legal rights and obligations—so you're never navigating the unexpected alone. Your plan is here to provide clarity, confidence, and support when you need it most.

TIP OF THE MONTH

Summer Travel Plans? Don't Forget These Legal Must-Haves

Before you pack your bags, make sure your legal documents are just as ready as your passport. A healthcare power of attorney and travel consent forms are essential—especially if you're traveling with kids, teens, or someone who may need medical assistance abroad.

Your Legal Resources plan provides attorney fee savings for preparation and review of routine legal documents—giving you peace of mind so you can focus on enjoying your trip.

UPCOMING LRSEMINAR DATES

LRseminars is a series of virtual forums that explore how life events can have legal implications. These forums are hosted and presented by Legal Resources and our network attorneys and cover a wide range of topics. Listed below are the upcoming seminars.

WHEN LIFE GETS LEGAL

Topic: Small Business Essentials

Date: June 11, 2025 from 12:00 pm - 1:00 pm EST

<u>IDENTITY THEFT TODAY</u>

Topic: Young Identities

Date: June 18, 2025 from 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Navigating Benefit Programs

Date: June 25, 2025 from 12:00 pm - 1:00 pm EST

ATTORNEY SPOTLIGHT

John Kidwell, Esq.

John Kidwell, Esq. has been a dedicated Legal Resources Plan Attorney for over 20 years and the managing partner of The Law Offices of Kidwell & Kent since 2004. His unique approach combines legal, real estate, and financial expertise to serve clients with comprehensive guidance in the areas that matter most.

Mr. Kidwell's leadership journey began under extraordinary circumstances, petitioning the Supreme Court of Virginia to practice law before graduating, after his father's sudden medical emergency. Amid the Great Recession, he launched Platinum Group Services with Long & Foster to help families navigate short sales and avoid foreclosure. In addition to owning Old Dominion Title Services, Inc., Mr. Kidwell is a licensed securities professional. His work has earned national recognition in The New York Times, USA Today, Forbes, and Fortune

Most recently, Mr. Kidwell partnered with Legal Resources to offer comprehensive financial planning as a covered member benefit further extending his commitment to supporting families with trusted, multi-dimensional advice. Now, Legal Resources is proud to partner with Mr. Kidwell's financial firm, Kinnect Advisors, to provide members with access to comprehensive financial planning services as part of their benefit.





Please call our Member Services
Department with any questions. **We look forward to serving you and your family.**

800.728.5768 LegalResources.com

f legalresources





Relax... you're covered.®