

LEGALSMART

November 2025 Edition



FEATURED STORY

Home for the Holidays: Know Your Rights When Traveling or Hosting

November kicks off the busiest travel season of the year — and with it, a host of potential legal headaches. From short-term rentals to airline cancellations and event contracts, understanding your rights before you book or host can save you stress (and money).

If you're traveling, remember that refund and cancellation policies vary widely between airlines and vacation rental platforms. Your Legal Resources attorney can review agreements to ensure you know the penalties and protections before confirming a reservation. If your flight is delayed, luggage lost, or a host fails to deliver on promised amenities, your plan provides access to attorneys who can advise on next steps or assist with formal complaints.

For hosts, clear contracts are equally important. If you rent your property through sites like Airbnb or Vrbo, you may be responsible for damage, cancellations, or guest disputes. A plan attorney can help you draft a rental agreement, clarify liability, and protect your property.

The holidays should be about connection, not confrontation. With Legal Resources, you can travel, host, and celebrate with confidence knowing an experienced attorney is only a call away.



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

- *Holiday Season is Prime Time for Cybercrime*
- *Home Projects and Holiday Helpers*
- *Know Your Rights When Traveling or Hosting and much more!*



#TRENDINGNOW

Keeping the Peace This Holiday Season

The holidays bring people together and sometimes, tough family conversations. Whether you're discussing custody schedules, elder care, or financial responsibilities, having clear agreements in place can ease the pressure. Your Legal Resources attorney can help you document plans, mediate arrangements, or update existing agreements, ensuring that family time stays focused on connection, not conflict.

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CYBER CORNER

Holiday Season is Prime Time for Cybercrime

Between travel bookings and online shopping, November is peak season for cyber-fraud. Criminals often spoof legitimate retailers or shipping alerts to steal payment information. Before entering personal data, check for secure ("https") URLs and beware of urgent messages demanding action.

FINANCIAL PLANNING

Year-End Financial Checkup: 5 Smart Moves to Make Now

Before you dive into holiday spending, take a few minutes to review your finances. November is an ideal time to:

1. Review your retirement contributions and increase them if possible.
2. Confirm that your beneficiaries are up to date.
3. Review your insurance coverage for life changes this year.
4. Set a budget for holiday spending and stick to it.
5. Schedule a financial planning review for 2026 goals.

Through your Legal Resources plan, **Kinnect Advisors** offers complimentary financial consultations to help you make confident, informed decisions about your future. A few smart adjustments now can set you up for a stronger start to the new year.

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: Traffic Law

Date: Nov. 12, 2025 from 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Trending Threats

Date: Nov. 19, 2025 from 12:00 pm - 1:00 pm EST

CONVERSATIONS FOR CAREGIVERS

Topic: Fund Recovery from Identity Theft and Fraud

Date: Nov. 26, 2025 from 12:00 pm - 1:00 pm EST

SOMETHING DIFFERENT

From Cancellation to Compensation

When Claire's Thanksgiving flight was canceled without notice, the airline offered only a partial refund and a vague travel credit. After waiting on hold for hours, she turned to her Legal Resources benefit. An attorney reviewed the airline's terms and helped her draft a formal claim letter citing her passenger rights. Within a week, she received a full refund.

From travel cancellations to home repair delays, your plan covers everyday issues that often come up during the holidays. Whether it's a contract dispute, a landlord issue, or a question about your rights — we're here to help.

Not sure if your issue qualifies? Just call our Member Services team for guidance.



FREQUENTLY ASKED QUESTIONS

Q: What if I get a ticket or have a car accident during holiday travel?

A: Attorneys in our network can help with traffic violations, insurance claims, and court representation if needed. If you're injured in an accident, a plan attorney can explain your rights and guide you through a personal injury claim. From property damage and medical bills to insurance negotiations, your attorney helps protect your interests—so whether it's a speeding ticket, fender bender, or injury-related issue, you can get back on the road with confidence.

Do you have questions?

Contact our Member Services Department by phone at 800-728-5768 or email at info@legalresources.com.

TIP OF THE MONTH

Home Projects and Holiday Helpers

Hiring a contractor for winter repairs or home updates? Make sure everything is in writing. Including costs, timelines, and warranties. Many disputes arise when verbal agreements turn into "he said, she said" situations. Your Legal Resources plan connects you with attorneys who can review contracts before work begins to ensure you're protected. A few minutes of review today can save weeks of frustration later.

DID YOU KNOW?

November Is National Family Caregivers Month

Each November, we recognize the millions of people caring for loved ones who are aging, ill, or disabled. Caregiving can be deeply rewarding — but it also comes with complex legal and financial responsibilities.

Your Legal Resources plan can help simplify this process by preparing or updating essential documents like powers of attorney, medical consent forms, and guardianship arrangements. These ensure your loved one's needs are met and that you're protected in your role as caregiver.

To further support members, Legal Resources hosts Caregivers Seminars throughout the year, offering guidance on planning, documentation, and navigating caregiving challenges. If you or someone you know is providing care, these sessions are a great way to get expert advice and connect with helpful resources.

Help us make Legal Smart better!
Take our quick survey and tell us what topics and resources are most valuable to you.

[Take The Survey.](#)



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

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