

## Featured in this issue:

# Make the Most of Your Membership

Happy New Year! Legal Resources is so excited to serve you and your family. Our Member Services Team and your Plan Attorney will be your two most essential resources when it comes to using your Legal Planincluding reviewing coverage details, consulting about a specific legal need, preparing for a court appearance and more. Here's how you can get started.

Check your mailbox. New Members will receive an envelope with several important documents, including a copy of the Master Plan Contract and a hard copy of your Member Card. Your Member Card will have your unique Member ID Number and a phone number. We recommend keeping your Member Card handy or saving the phone number, along with your Member ID Number, in your phone's contact list for easy accessibility.

**Set up your Member Portal.** Start by visiting <a href="https://portal.legalresources.com/create-account">https://portal.legalresources.com/create-account</a>. Click the <a href="Login">Login</a> tab and select <a href="Create Account</a>. You will be prompted to enter your Member Number and a Temporary Pin. Then personalize your settings by creating a secure username and password, then click submit. It's that simple!

Call the number on your Member Card for assistance. When you have a legal need, whether you have a new or pre-existing legal matter or simply want to connect with your legal counsel, scheduling a consultation is a great way to start.

Are you a returning member with a legal question? Have you misplaced your Member Card? Are you curious about a legal process? Call Us! Our Member Services team of Certified Paralegals are always happy to help. You may contact Member Services at 800.728.5768 or via e-mail at info@legalresources.com.



Winter Home Repairs, and much more!



### **#TRENDINGNOW**

#### Jingle Juice

Legal Implications of ChatGPT Jingle Juice and spiked apple cider go down extra easily during the holiday season. The merriment, unfortunately, results in a higher population of impaired drivers and alcohol-related fatalities. DUIs aren't the only traffic violation to worry about though. As party-goers rush to celebrations and shoppers head out to make post-holiday returns, they risk speeding tickets or minor accidents in crowded parking lots. Thankfully, your Legal Plan covers common traffic infractions. Contact your Plan Attorney to discuss options should you encounter a traffic-related incident in the New Year.





# Something Different

## Home Repairs: Winter Edition

Just as winter weather can have damaging effects on our skin, it can have similar effects on our homes. Pipes become more susceptible to bursting in the cooler months and heating systems tend to seize up. New and vetted homeowners alike can benefit from knowing what types of repairs to anticipate this winter. We've rounded up the top four most common ones and their likely causes:

Issue #1: Roof Damage

**Cause:** Heavy accumulation of snow or rainfall that results in sizable holes and/or water damage

**Issue #2:** Faulty Water Heater **Cause:** Old age. Experts suggest replacing or repairing water heaters every 10 years.

**Issue #3:** Broken Gutters

**Cause:** Debris buildup or an ice dam caused by snow or frozen rainwater.

**Issue #4:** Window Replacement **Cause:** Weathered windows not only suck energy from your home, but let cool air creep in. Like water heaters, windows should be replaced regularly, about every 15 to 20 years.

Trouble with your repair company? Consumer Relations are just one of several fully-covered services included in your Legal Plan.

## **CYBER CORNER**

#### NameDrop

NameDrop, the iPhone's newest and most controversial feature, is raising eyebrows in the identity theft world. Does contact-sharing technology expose users to unwanted contact? Does it share users' PII without their permission? A recent article published by WIRED tells users not to fret the rumors surrounding the dangers of NameDrop are unfounded. Users who remain wary about the updated feature have the option to disable it in their settings. Learn more about the ins and outs of NameDrop

## **HAVE A QUESTION?**

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

#### Did You Know...

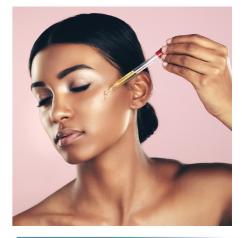
The Legal Resources website is an excellent resource for Legal Plan details, trending legal needs, frequently asked questions, and more. It is also home to your Member Portal. The Member Portal provides access to a host of specialized features designed exclusively for Legal Resources Members. In your portal you can find a digital version of your Member Card, a detailed list of covered services as well as information about your Plan Law Firm. Visit us at <a href="https://www.legalResources.com">www.legalResources.com</a>.

### Frequently Asked Questions:

**Q:** What out of pocket expenses might I expect when using my legal plan?

**A:** The Legal Resources Plan covers the attorneys hourly fees for fully covered services. For less common legal matters, our Expanded Coverage Benefit offers members a 25% discount off the attorney's hourly fees, with your initial advice and consultation fully covered.

Members are responsible for nonattorney expenses, such as filing fees, court costs, mileage, and fines asserted, when applicable. Your attorney will review fees during your consultation, prior to being retained.



## Tip of The Month!

#### Winter Hydration

Dry air and low temperatures can wreak havoc on the body, particularly when it comes to our ability to retain moisture. Wintertime dehydration appears in the form of chapped lips, dry skin and even physical ailments including UTIs and kidney stones. Experts understand that drinking an icy cold beverage in sub-freezing temperatures is less than desirable. They encourage us instead to source daily hydration from hot tea and coffee (in addition water) or through consumption of foods with high water content like celery, citrus fruits and yogurt.



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