

# LEGAL SMART

May 2024 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

- Risks of Recreational Boating
- TikTok Ban
- Travel Advice, and much more!

*Featured in this issue:*

## Charting Your Course: Understanding the Legal Risks of Boat Ownership

As summer inches closer, boats, jet skis and other watercraft occupy slips at marinas across the U.S. What should be a leisurely day on the water can turn into a legal nightmare if watercraft operators do not fully understand the liability of recreational boating. [According to the United States Coast Guard](#), there were over 4,000 boating accidents in 2022. They resulted in a significant financial loss of \$63 million, and even greater personal suffering as 636 fatalities and more than 2,200 injuries resulted from those incidents.

The Coast Guard identified five contributing factors: 1) operator inattention, 2) operator inexperience, 3) improper lookout, 4) excessive speed

and 5) machinery failure. So, what does this mean for you as an owner and operator?

Vigilance and proper use is key. Boat operators are typically the first parties to get sued for negligence or wrongful death, followed by manufacturers and rental companies. Even solo boaters can get in trouble if caught boating under the influence (BUI).

Before departing from the dock this summer, be sure your insurance policy is up to date. Your Plan Attorney can explain your liability coverage and help you understand if any other protection is needed.



## #TRENDINGNOW

### Rental Agreements

Are you an empty nester looking to downsize or someone new to the city? Whatever your reason for moving may be, we have you covered. Rental agreements are incredibly lengthy legal documents that cover an array of stipulations like pet policies, rental insurance, move-out notice, subletting regulations and more. Navigating the dozens of amendments is particularly challenging while packing up your life to begin anew. Your Plan Attorney can review all pertinent parts of your rental agreement with you before you sign, giving you peace of mind and a better understanding of your obligations as a renter.





## Something Different

### Best Times to Book

Planning vacations is somewhat of a jigsaw puzzle. Which flights work with your schedule? How far is your hotel from the main sites and attractions? Is bundling rental cars, flights and hotel stays really worth the savings? We've minimized the guessing game for you by rounding up the best times to book vacation details.

**Domestic flights:** To maximize cost savings, travel experts suggest booking domestic flights 28 days before your desired departure. Peak seasons are a bit more complicated to navigate. If you plan to travel between the months of June and August, booking about two to four months out is preferable.

**International flights:** Like domestic flights, booking international flights well in advance during peak seasons is advisable. For off-season travel, reserve your seats about 60 days prior to your desired departure date.

**Hotels:** Last-minute travelers benefit most from hotel savings. Statistics show that nightly rates are at their lowest two weeks before a scheduled stay. Monitor your preferred inn's availability, but don't book until you see those prices drop.

## CYBER CORNER

### TikTok Ban

The company, TikTok, could not be more aptly named at the present moment as the app's time in the United States is literally ticking down. The House of Representatives recently passed a bill threatening the ban of TikTok in the U.S. if the China-based owner does not sell their share by the proposed deadline. The U.S. cites concerns of national security as the primary influence for pushing the sale of and potential ban of the popular app. Will the app stay or go? Only time will tell.

### Did You Know...

#### Home Repairs

The change of season often brings about unprecedented home repairs. Perhaps your AC unit is on the outs or your sprinkler system isn't working properly. Whatever maintenance your home requires, you can rest easy knowing that contractor disputes are fully covered under your Legal Plan. While most contractors do their due diligence and service repairs correctly, some may cut corners to keep up with the busy season. Ensure your needs are met and lean on your Plan Attorney should a legal dispute arise.

### Frequently Asked Questions:

**Q:** How can I find out more about what is covered with my Legal Resources Benefit and how to use my plan?

**A:** Call us! Our Member Services team of Certified Paralegals are here to assist you with any questions you may have about your legal plan coverage and will happily walk you through using your plan and connecting you with your plan law firm. We're available at 800.728.5768



### Tip of The Month!

#### Protect your Skin

May is National Skin Cancer Awareness Month. Protect yourself against harmful UV rays by lathering on the sunscreen. According to the American Academy of Dermatology, sprays and creams with a sun protection factor (SPF) of 30 block 97% of the sun's UVB rays. Consider double protection by wearing a hat, sunglasses and rashguards for children.



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

800.728.5768

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