

10 Ways to Help Ensure a Fun, Carefree Summer



Summer draws us outdoors to enjoy warm weather activities, such as vacationing, hosting social gatherings, or undertaking home renovations. However, these activities also bring the possibility of unforeseen challenges. Taking preventative steps can reduce risks and save time, money, and headaches while enjoying summer's excitement and happy memories.

Here are some recommendations to help you enjoy a stress-free summer:

1. **Make sure your rental cars are covered.** If you rent a car, check with your auto insurer to determine if you need to purchase supplemental coverage (e.g., Loss Damage Waiver) from the car rental company. You should also check with your credit card providers to see if they offer similar coverage as a perk.
2. **Know your rights regarding traffic matters.** Road trips are a summer tradition for many. But speeding tickets, moving violations, and car accidents can ruin the fun, raise your insurance premiums, and possibly jeopardize your license and physical well-being. If you run into traffic issues, it is a good idea to consult a qualified lawyer to understand the possible consequences and appropriate actions to protect yourself.
3. **Read the fine print on your travel insurance policy.** If you are considering trip insurance, read the terms, conditions, and exclusions carefully. There can be substantial limitations, and the coverage can be costly.
4. **Get familiar with vaccination requirements.** When traveling outside the country, it's important to research which vaccines are required or recommended for travel to your destination. The Centers for Disease Control and Prevention (CDC) offers a [Traveler's Health Guide](#) where you can search your desired destination and check vaccination policies.
5. **Review your medical coverage.** Before traveling domestically or internationally, check with your health insurer before departing to understand what (if any) limitations on coverage or cost apply if you need emergency care away from home.
6. **Appoint someone to act on your behalf if unavailable.** For example, while traveling, if your ability to return home on short notice is limited, consider creating a power of attorney so a trusted individual can conduct important transactions on your behalf if needed.
7. **Wedding considerations.** Before signing costly contracts with wedding vendors, consult a lawyer to protect yourself if the event does not meet expectations. It is also prudent to consult a lawyer regarding important decisions such as name change, combining households, re-registering financial accounts, adoption, guardianship, and pre-nuptial agreements.
8. **Pay close attention to summer camp waivers.** If your child is going to summer camp – whether a day camp or overnight – you may need to sign waivers and medical forms. Make sure you read ALL of the fine print so you understand what they are responsible for and what kind of protection they have in place for your child.

9. **Have a lawyer review all home renovation contracts.**

Many people take on ambitious home improvement projects during the summer months. Having a lawyer review contractor agreements before the work starts could save you time, money, and stress if the work doesn't go as expected.

10. **Know your children's rights.** In the latter part of summer, families begin to gear up for the upcoming school year. This can be an exciting but stressful time for students and parents. The U.S. Department of Education Office of Civil Rights' [Back to School: Supporting Educational Environments Free from Discrimination](#) provides helpful information regarding students' civil rights in schools.



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