

Spring Break Checklist

After a long, cold winter, many of us—from the young and to the more mature—are ready to make plans for spring break. Here are a few important reminders, whether you plan to travel to take advantage of warmer weather by traveling or enjoy your spring break at home.

Tips for Traveling

1. If you are planning a spring break trip, gather the following important documents you that may need during your travels:
 - **Passport.** If you plan to travel internationally, you will need a valid passport. If you need a new passport or to renew your existing passport, you should plan ahead: routine processing can take six to nine weeks, although expedited, urgent, and emergency processing is available under some circumstances.
 - **Health insurance card.** You should bring your health insurance card with you on your trip. If you are traveling within the United States, you should contact your health insurance company to ask if the state you are visiting is within your plan's network. If you are traveling to a state outside of your plan's network, you should ask which services are covered. In general, routine care is not covered in states that are outside of a plan's network, but emergency services are covered. However, plans may differ, so it is important for you to check with your insurance company.
 - **Powers of attorney.** If you have property, accounts, or a business that needs to be monitored or managed while you are away, you should have a financial power of attorney granting someone you trust the power to take care of your affairs until you return. In addition, you should consider having a power of attorney that authorizes someone you trust to handle emergencies while you are away, for example, repairs and insurance claims in the event of a flooded basement or a roof damaged by hail. The document can specify exactly what the individuals appointed under the power of attorney are authorized to do and the time period during which they may act on your behalf.
 - **Auto insurance information.** In general, auto insurance policies cover drivers in all fifty states and sometimes Canada and Mexico. In addition, if you have auto insurance, it will cover a rental car. However, there may be some gaps in your coverage if your rental car is damaged or stolen. If you do not have auto insurance, you will need to obtain rental car insurance if you plan to use a rental car during your travels. If you will be driving in a foreign country, you may also need to obtain rental car insurance and an International Driving Permit, which is a document that translates the information on your driver's license into at least ten languages.
 - **Travel insurance.** You should also consider obtaining travel insurance, which can include trip cancellations, disruption insurance, or travel health insurance. If your trip is expensive, you could lose a lot of money if you get sick and cannot travel or an incident

occurs that prevents the trip from occurring as planned. In addition, if you are traveling internationally, your health insurance may only cover emergency care. Travel health insurance may cover out-of-pocket costs that are incurred for medical care. In addition, medical evacuation insurance is available to cover transportation expenses if you travel to a country whose healthcare is not as good as the care you would receive if you return home or are transported to another location.

2. Make sure your family and loved ones have your contact information in case of emergency. Although you will likely have your cell phone with you during your travels, some areas, even in the United States, have poor cell phone coverage. As a result, you should provide your family with landline telephone numbers and addresses of the hotels or resorts where you plan to stay during your trip.

Tips for Staying Home

If you are taking a staycation, you can take advantage of your free time by reviewing your existing financial and estate plans. If you have changed jobs, gotten married, had children, or experienced other life changes, it may be time for an update. If your estate plan is outdated, the people who you want to receive your money and property may not receive it as you intend. You should also regularly review the people you have named as executor, trustee, caregiver for your children, and agent under a power of attorney to ensure that they are still willing and able to fulfill those roles—and that you still have confidence in their abilities to do so. Further, if you have experienced financial changes, such as a substantial increase or decrease in the value or composition of your estate, buying or selling a home or other property, changing jobs, buying or selling a business, or receiving an inheritance, there may be tax and other consequences that could impact your estate plan. Although this may not sound like a relaxing activity for your spring break, you may be surprised at the peace of mind you will gain by ensuring that your estate plan accomplishes your goals and protects your family as you intend.

Give Us a Call

We hope your spring break plans refresh you after a long winter. Regardless of whether you are traveling or staying home, if you need to create or update your estate plan, give us a call to schedule an appointment.