LAW ALERT
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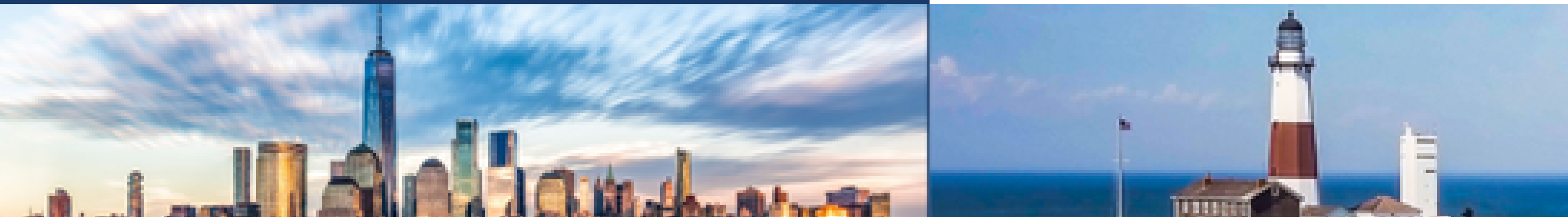

Don’t Forget to Address Your Legal Affairs Before You Deploy

Preparing for a military deployment is extremely stressful. Your mind will be focused on dozens of things, including your training, your equipment, the mission and the safety of your fellow brothers and sisters in arms. You will most likely want to dedicate your remaining time at home with loved ones and friends. As such, there is a strong probability that you will want to put off dealing with administrative details like preparing and updating your legal documents.

Although putting your legal affairs in order is hardly an enjoyable way to spend the weeks and days before your next deployment, it is undeniably one of the most important things you must do prior to shipping out, and you do not have to wait for your Soldier Readiness Processing (“SRP”) before you attempt to think about and address your legal matters.

Which Legal Documents Do I Need to Update?

There are primarily three legal documents that all deploying soldiers, sailors, airmen and Marines need to update prior to any overseas deployment:

- **Power of attorney.** A power of attorney is a legal document that allows a person you trust -- called your agent -- to make transactions that would normally require your signature, such as cashing checks, filing taxes or selling property. Obviously, your agent should be someone you trust, like your spouse, parent or a very close friend. There are different types of power of attorney forms, and what is best for you will vary depending upon your unique life circumstances. However, a limited power of attorney for the anticipated duration of your deployment, with an additional extension, in case your deployment gets prolonged, will usually suffice.

- **Living will.** A living will is also known as an advance directive. This document details what medical treatments you do or do not want if you are unable to make decisions because of a serious injury or illness. A living will also permits you to name a decision maker for your medical treatment, so be sure to discuss your wishes with the person you choose.

- **Last will and testament.** Nobody likes to prepare for the worst, but what will happen to your loved ones, property and personal possessions if you have no plan in place? A will permits you to decide what happens to your children, property and belongings in the event of your death and keeps a court from making those important decisions for you. If you do not already have a will, you are strongly encouraged to prepare one. Even if you already have a will, you should consider meeting with an attorney prior to your deployment to make sure you do not need to make any changes.

Are There Any Other Legal Documents I Should Have On Hand?

While not every important legal document may need to be updated prior to a deployment, it is still advisable to put your most important records in one place so your family will be able to find them, if needed:

- **Marriage and family documents.** Include any documents that establish legal proof of various life events. These documents include, but may not be limited to, birth certificates, marriage certificate, divorce decrees or separation agreements, death certificates for deceased family members, naturalization or citizenship papers, court orders pertaining to support and custody of legal dependents, legal papers, adoption papers and social security cards.

- **Insurance policies.** Include policies for life, disability, homeowners, renters and automobile insurance.

- **Property documents.** Include all documents related to your property: deeds, account number and contact information for your mortgage, any lease or rental agreements, and any automotive titles or loan papers.

What Else Do I Need To Know About Before I Leave?

Aside from updating and securing your most important legal and financial documents, there are a few other things you should know prior to deploying.

- **Servicemember's Civil Relief Act (SCRA).** Under the SCRA, you may qualify for: a reduced interest rate on mortgage payments, a lower interest rate on credit card debt, protection from eviction if your rent is $2,400 or less, and delay of all civil court actions, such as bankruptcy, foreclosure or divorce proceedings.

- **Uniformed Services Employment and Reemployment Rights Act (USERRA).** USERRA provides reemployment protection and other benefits for veterans and employees who perform military service. It is important to know your rights and responsibilities with respect to any civilian employer prior to deploying for overseas duty.

- **Servicemen's Group Life Insurance (SGLI).** For a minimal monthly charge, each active duty service member is eligible to be insured under SGLI up to a maximum of $500,000 in increments of $50,000. This coverage need not be the service member's only life insurance. Before deploying make sure to verify who you have designated as a beneficiary on your SGLI and make any changes as necessary. An eligible beneficiary can be any person or legal entity designated by the service member.

Whether you are a full-time active duty service member or a Reserve/Guard member entering active duty, remember to not wait until the last minute to think about and address these important issues. As soon as you tackle them, you can get back to enjoying your remaining time with family and friends.

ABOUT THE AUTHOR:

Craig H. Handler is an experienced attorney dedicating much of his practice to working with construction industry professionals and property owners in contract drafting and negotiation and in disputes related to defective construction, delay, scope of work, mechanic's lien foreclosure and defense, OSHA violations, ECB violations, and Labor Law claims. Mr. Handler's prior experience working with the insurance industry has afforded him a broad understanding of the complex insurance coverage and indemnity issues that regularly impact the construction industry. Mr. Handler routinely applies this expertise to his practice in order to help his clients cut costs, limit exposure and avoid the many risks associated with this fast-paced industry.

Craig is a former Judge Advocate General officer and is proud to continue assisting active duty, reserve, retired and veteran soldiers, sailors, airmen and Marines.

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