



**DIEHL & HUBBELL, LLC**

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Diehl & Hubbell, LLC

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*We Rise to  
the Challenge*

**3000+ CLIENTS HAVE  
COUNTED ON US**

We've seen it all.  
Put our skill, expertise  
and knowledge to  
work for you.

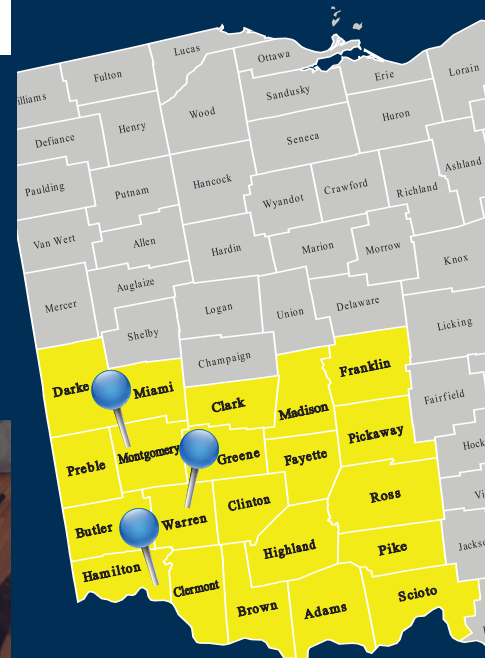
**Volume XIV  
Issue 8**

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**Since 1988 located at:**

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**HOURS**  
Mon-Fri 8am - 5pm



**We also have additional  
locations to meet with  
clients including:**

124 W. 8th Street  
Cincinnati, OH 45203

2121 Miamisburg-Centerville Rd.  
Dayton, OH 45459

**We will also come to you!**

**diehlhubbell.com**

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**DID YOU  
KNOW?**

**We Handle All of These  
Types of Cases?**

**Vehicle, Truck & Bus Accidents**

**Motorcycle & Bicycle Accidents**

**Pedestrian Collisions**

**Slip & Fall Accidents**

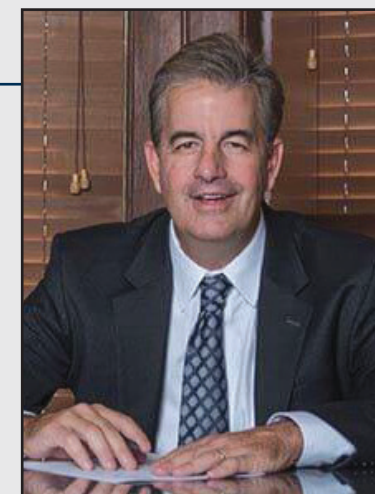
**Wrongful Death**

# Digest

Diehl & Hubbell, LLC

*A note from Tom . . .*

## “Hamburger for Heroes” event a success - Generous community donations for Lebanon Food Pantry



Attorney Thomas J. Diehl

Our “Hamburgers for Heroes” event in September at the Bicentennial Park in Lebanon was a great success and a lot of fun. It was a beautiful day but super hot inside the wagon -- so a big shout out to Mason and Patrick who worked all day setting up and cooking and tearing down. It gets hot inside that wagon! Thanks to Jack Sperry of the Hamburger Wagon for co-sponsoring this event with us. The Hamburger Wagon and Diehl & Hubbell donated all the burgers, chips and drinks and, thanks to the amazing generosity of the community, we presented a check for over \$2,500 to the Lebanon Food Pantry on September 23, 2020.

Marty, Tanner and I had so much fun serving the hamburgers and cold drinks. Over 1,400 burgers were served to police, firefighters and other first responders. Big shout out to Mayor Amy Brewer for all her support and enthusiasm and Gary Hartman Designs for the assistance with banners, flyers and promotion. Check out some of the pictures inside.

*Tom*

## HAVE YOU BEEN INJURED? HAVE QUESTIONS? WE HAVE THE ANSWERS!

If you have a serious medical issue you immediately see a physician trained to handle that specific problem, right? Of course you do! So, if you have received serious injuries because of someone else's negligence, make sure you get the advice and counsel you need. If you ever have a question about any injury claim, please call me. I'll be happy to discuss the problem with you. Don't make a big mistake with your injury claim. Call for a free copy of my recently-published book.

### GET YOUR FREE “MUST-READ” BOOK

A new book published by Thomas J. Diehl reveals several factors that will help anyone dealing with an auto accident avoid serious and common mistakes.

*The 7 Big Mistakes to Avoid* is loaded with “must-read” information and is available FREE of charge, shipping and handling included.

**Call today for your free copy! (800) 932-2928**



FELLOW  
LITIGATION COUNSEL  
OF AMERICA





Thank you

## For Your Referrals

Most of our business comes from word of mouth. We are so appreciative of you sharing your good experience with the people you know!

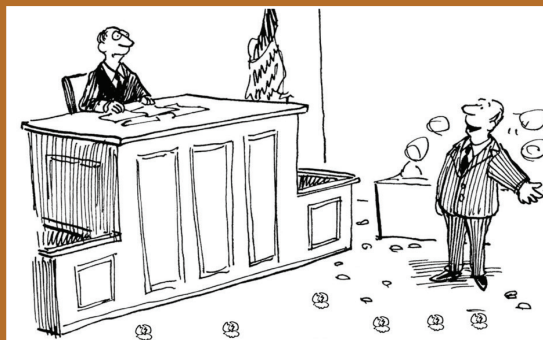


A LAUGH TO START YOUR DAY...

A lawyer walks into a courtroom without a shirt...

**Lawyer:** "Can we please postpone this trial?"

**Judge:** "Of course, how can we start the trial when you've forgotten your lawsuit!"



"YOUR HONOR, IN ORDER TO REMAKE THE OMELETTE OF THE CONSTITUTION, WE HAVE TO BREAK A FEW EGGS."

## WHAT WE HAVE BEEN UP TO: BIKE ACCIDENT CASE WE ARE INVESTIGATING

We were recently contacted by parents of a sweet 17-year-old girl who was riding her bicycle in the parking lot at her apartment complex. This apartment complex is very large with 300+ units. While she was riding her bike, she was struck by someone visiting a tenant. Unfortunately, our client sustained severe injuries.

Because the accident happened in a parking lot without clear marked lanes of travel, determining who was at fault in this accident will be difficult. We have conducted multiple interviews of witnesses to the accident and have preserved their testimony. We have determined that the driver who caused this accident does not have enough insurance coverage to

fully compensate our client for the damages and injuries she sustained. Our client has a driver's license and she has her own car insurance. We are analyzing her car insurance policy to determine if she can make a claim for underinsured benefits, even though she was on a bicycle at the time. Insurance policy language on this issue varies from company to company. We believe our client's insurance policy will provide uninsured coverage and help compensate her. Unfortunately, we do not believe even this extra layer of coverage will provide enough coverage. So, we are determining if there are other policies that could help. It might surprise you to learn that her grandparent's car insurance policy will provide uninsured coverage. Yes, it is true that our client was not in a car and it is true that the grandparent's car insurance policy did not list the 17-year-old girl as an insured driver. But, almost all insurance policies provide uninsured coverage to the named insured (i.e. the person who bought the insurance) and family and household members of the insured. Most policies define a family and household member as a relative living with the named insured. In this case, our 17 year old client was living with her grandparents and we, therefore, believe there is uninsured coverage available under the grandparent's policy as well.

## Motor Vehicle Accidents - What to do - Tip #9 NOTIFY YOUR INSURANCE COMPANY OF MOTOR VEHICLE ACCIDENT IMMEDIATELY

Let's say you are rear-ended at a stop light. Obviously, this accident is not your fault. The other driver has insurance. You think you have sustained physical injuries and your car has definitely been damaged. Should you notify your car insurance company of the accident even though this accident was not your fault?

In my experience in handling these cases for over 32 years, I see that my clients are very reluctant to notify their insurance company of a motor vehicle accident. The accident wasn't their fault and they don't want the accident to affect their insurance coverage and future premiums. While I understand these concerns, let me explain why you should immediately notify your insurance carrier about the accident.

Almost all Ohio insurance policies contain a clause that the insured must "promptly" notify the insur-

ance company of any potential claim. The failure to notify the insurance company can void coverage for that loss. At the outset of a case, it is difficult to know the extent of property and bodily injury damages. As a result, it can be very difficult to know whether the negligent driver has sufficient insurance. Additionally, many times a negligent driver will produce an insurance card at the scene, but we learn later that the policy has actually been cancelled for nonpayment of premiums or for some other reason. It is not uncommon for insurance companies to attempt to avoid paying a claim under some technicality. Do not allow an issue regarding notice to the insurance company to potentially invalidate your coverage. Be smart and notify your insurance company, in writing, about the motor vehicle accident. In serious injury and damages cases, you would be best advised to utilize an attorney to formally notify your insurance company of the claim and to handle all issues and matters regarding claim presentation.

## Louisiana Grill Bourbon Chicken

**Main dish you and your family will love with only 3 ingredients!**

Chicken thighs

Soy sauce

Louisiana Bourbon Chicken Sauce

### DIRECTIONS

Use only chicken thighs or leg quarters. Remove skin. I buy boneless, skinless chicken thighs for this. Cover with a little soy sauce. Heat grill to high temperature. Place chicken on grill and lower heat to medium. Cook for 5 minutes on each side (or until internal temperature of 165). Meanwhile, pour contents of bottle into saucepan and heat, but do not boil. When chicken is fully cooked, remove and let stand 3 minutes. Cut into small, bite size pieces and add to pan containing the warm sauce.

Serve with rice or your favorite side dishes.

I always keep at least one bottle of this sauce in my pantry closet.

**Hint:** It also goes great with salmon or shrimp!



Sauce can be purchased at:  
Greg's Meats in Springboro,  
Jungle Jim's in Fairfield,  
Dot's Market in Bellbrook  
as well as online at  
[www.louisiana-grill.com](http://www.louisiana-grill.com)

## A fun time had by all at the "Hamburgers for Heroes" event



**D&H**  
DIEHL & HUBBELL, LLC  
ACCIDENT AND INJURY LAWYERS