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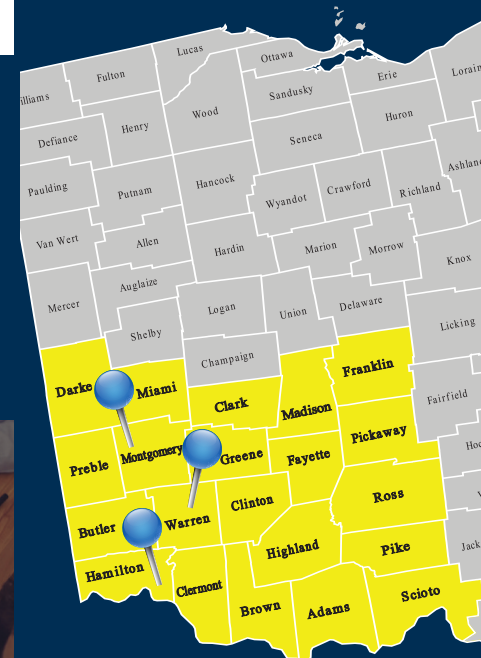
**Volume XV  
Issue 2**

**DIEHL & HUBBELL, LLC**

**Since 1988 located at:**

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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 . . .*

## QUARANTINE AND SUPPORTING OUR TEACHERS

Quarantine has been on all of our minds lately. The word goes all the way back to the time of the plague. In this month's edition of the Digest, we look at the history behind the word and its interesting background.

Speaking of quarantine...it has been a tough eleven months, and it does not look like we are out of the woods just yet. This pandemic has caused great suffering for some and has, undoubtedly, been an extreme challenge for teachers, parents, and children as they deal with the school closings and interruptions to the school schedule. During this very tough period, some teachers have gone above and beyond the call of duty to help their students deal with this interruption in the learning process. At Diehl & Hubbell we started the "Teacher of the Month" program. Each month we will honor one teacher and award him or her a \$250 gift card to help pay for classroom supplies. In this edition of the Digest, we introduce our first winner and discuss ways you can nominate teachers for awards in the upcoming months. We hope everyone will nominate their favorite teacher for this program.



Attorney Thomas J. Diehl



We are pleased to report that Marty Hubbell was recently named to Ohio's Super Lawyers list for 2020. Marty earned his Super Lawyer rating for the 5th consecutive year based upon his work in domestic relations law. Super Lawyers is a rating service of outstanding lawyers who have obtained a high degree of peer recognized professional achievement. Each year no more than 5% of lawyers in Ohio are named to this list.

**Congratulations, Marty!**

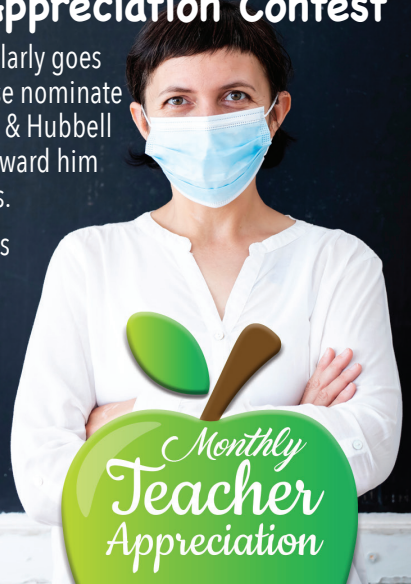
*Tom*

## NEW Monthly Teacher Appreciation Contest

Do you have a favorite teacher? One who regularly goes above and beyond the call of duty? If so, please nominate him or her for our Teacher of the Month. Diehl & Hubbell will recognize one outstanding teacher and reward him or her with a \$250 gift card for school supplies.

For more information or to nominate, follow us on Facebook or go to Diehlhubbell.com and click on the Monthly Teacher Appreciation Contest link at the top of the homepage and encourage others to nominate your favorite teacher as well!

Vote for him or her as many times as you like!



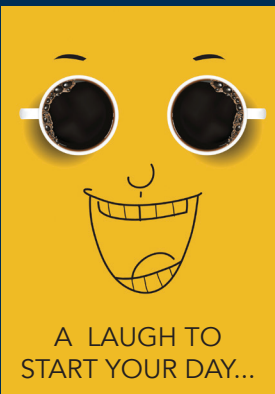
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*Thank you* For Your Referrals

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



QUESTIONS, QUESTIONS...

"Are you a lawyer?"  
"Yes."  
"How much do you charge?"  
"A hundred dollars for four questions."  
"Isn't that awfully expensive?"  
"Yes. What's your fourth question?"



FIVE SURPRISING FACTS OF ABOUT UM/UIM COVERAGE

1. You can have underinsured coverage and not even know it. The most obvious and easiest way to get underinsured coverage is to specifically request and pay the extra line-item premium for underinsured motorist coverage. As I have indicated in other editions of this Digest, we strongly recommend that our clients purchase this coverage. Nevertheless, UM/UIM coverage can be available in certain circumstances, even when it was not purchased by the injured claimant. By way of example, a 30-year-old who has his own car and has his own insurance, may be covered by a policy of insurance issued to his parents. Most insurance policies in Ohio extend UM/UIM coverage to any relative who is residing with the insured, even if the relative is not listed on the policy. Thus the 30-year-old living in his

parents' basement, would most likely be covered under this parents' UM/UIM policy, even if that 30-year-old has his own car and his own insurance policy.

2. \$100,000 in coverage does not equal \$100,000 in coverage. If you purchase, for instance, \$100,000 in UM/UIM coverage, you might think that amount of coverage would be available to you in the event that you were injured by an underinsured driver. After all, you are paying a premium for \$100,000 of coverage. But you would be only partly right. If you were seriously injured by someone carrying \$50,000 in insurance coverage and you have \$100,000 in UIM coverage, you would be entitled to only \$50,000 of UIM benefits. This is because, in Ohio, the insurance company providing UM/UIM coverage is entitled to a deduction in their liability to the extent that the negligent diver has coverage.

3. UM/UIM Coverage used to be mandatory. Until a 2007 revision of Ohio law, insurance companies issuing policies of insurance in Ohio had to provide UM/UIM coverage unless the insureds signed a form signifying they were opting out of this coverage. Now, there is no longer a mandatory requirement and an insured will only have UM/UIM coverage if he specifically elects and pays for such coverage.

4. It is very easy to accidentally waive a valid underinsured claim. If you are in an accident and injured by someone with insufficient insurance, you must be very careful how you handle the acceptance of money from any insurance company. If you accept the negligent driver's insurance coverage without first obtaining the written approval of your UM/UIM carrier, you automatically waive and release any claims for UM/UIM coverage.

5. You may have UM/UIM coverage through your employer. If you are in a car accident caused by an uninsured or underinsured driver, you may have insurance available through your employment. In certain circumstances, you may have UM/UIM coverage under your employer's policy even if you were not working or on the clock and at the time of the accident, or even if you were driving your own personal automobile.

Motor Vehicle Accidents - What to do - Tip #12  
MAKE SURE THE POLICE INVESTIGATE THE ACCIDENT AND FILE A REPORT

If you are involved in a motor vehicle accident, we strongly encourage you to contact the police so that they can investigate the accident and file a report. If the police are called to the scene of an accident, the police are likely to:

- 1. obtain the names and addresses of the drivers involved in the accident;
- 2. identify eyewitnesses to the accident and taking statements from these eyewitnesses;
- 3. investigate the cause of the accident, including producing diagrams depicting the motor vehicle accident;
- 4. take photographs of the accident scene and motor vehicles involved;
- 5. obtain information regarding the existence of insurance policies, including policy numbers.

This is the minimum information police officers will obtain when investigating an accident. In more serious accidents, police will conduct a full-scale accident reconstruction.

If it becomes necessary to pursue a claim for property damage or bodily injuries from a car accident, the information obtained by the police will be invaluable. Sometimes without it, a claim cannot be pursued.

Let me explain... I am frequently contacted by individuals who were involved in a motor vehicle accident and, for whatever reason, the police were not called to the scene of the accident. Maybe the police were not called because nobody thought they were physically injured. Sometimes the police are not called because the drivers to the accident assure one another that they will cooperate down the road with the handling of the

claim. But, sometimes without a police report it becomes impossible to pursue a claim. It is very important to have the correct name and address of the negligent driver. It is not uncommon for people involved in motor vehicle accidents to supply incorrect information or to falsely claim to have insurance coverage. If we do not have the correct identity of the negligent driver and there is no police report, it can be, in certain circumstances, impossible to bring a claim for damages and injuries. Even if we know the insurance company for the negligent driver, we might not be able to bring a claim for damages and injuries if we do not know the identity of the driver. The Ohio Supreme Court has consistently held that an insurance company is under no obligation to provide the identity of its insured and/or the address of that insured.

The best practice is to get the police involved so that the police can come to the scene, conduct an investigation, properly document the identity and addresses of all parties and preserve evidence as necessary.

Dee's White Chili With Roasted Garlic

INGREDIENTS:

- 1 head of Garlic
- 1 tbsp Olive Oil
- (Roast Garlic with a tbsp of oil drizzled over the top for one hour at 350)

- 4 shallots, chopped
- 2 tbsp extra virgin olive oil
- 3 cloves garlic, minced
- 3 tbsp all purpose flour
- 8 cups low sodium chicken broth
- 4 cups shredded cooked chicken
- 1 cup grated monterey jack cheese, for garnish

- 1 tbsp chili powder
- 1/2 tsp cayenne pepper
- 3-15 oz cans navy beans, undrained
- salt & pepper
- 5 oz frozen chopped spinach thawed and squeezed dry
- 3/4 tsp smoked paprika
- 1/3 cup heavy cream

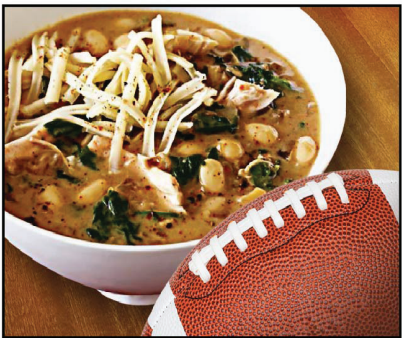
OPTIONS: add 1 lb bulk Italian sausage cooked vs chicken, add corn.  
SUGGESTION: use rotisserie chicken.

Serve with cornbread!

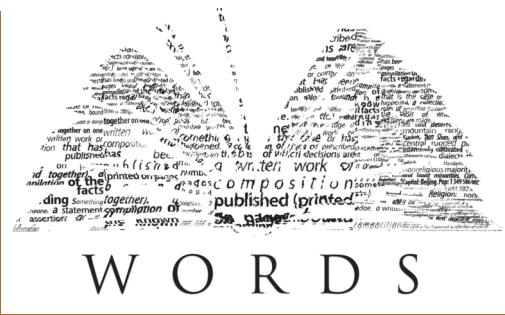
Cook the shallots in the olive oil in a large saucepan over medium-low heat until caramelized, about 20 minutes. Add the minced garlic to the shallots and cook until fragrant, about 2 minutes. Add the flour and cook, stirring until toasted, about 3 minutes. Increase the heat to high and add 1 cup of the chicken broth, simmer 2 minutes, scraping up any browned bits from the pan. Add 6 more cups of broth, chicken, chili powder, cayenne, beans and salt & pepper to taste. Return to simmer.

Meanwhile, squeeze the soft pulp from the roasted garlic into a small food processor, and add the remaining cup of chicken broth and process until smooth. Add it to the chili and simmer until thickened, about 30 minutes, adding the spinach during the last 5 minutes. Add paprika, cream and season with salt & pepper. Serve topped with the jack cheese.

Enjoy this savory chili!



DIEHL & HUBBELL



WORDS: THEIR MEANINGS, USAGE, AND HISTORY  
"QUARANTINE"

The word quarantine gets its origins from the Black Death which plagued Europe in the fourteenth century. It comes from the Italian word "quaranta giorni" which literally means forty days. It refers to the fact that, in an effort to help stop the spread of the plague, ships were not allowed to port until they had been in isolation on nearby islands for forty days. By the way, the European period of isolation was originally thirty days and was originally called a trentinario ("thirty days") but this isolation period was extended to forty days to allow more time for symptoms to develop and thus the word changed to quarantine. We now use the word quarantine to refer to the practice of restricting people, for some period of time, not necessarily forty days, who might have been exposed to a harmful disease, even if they seem healthy.

