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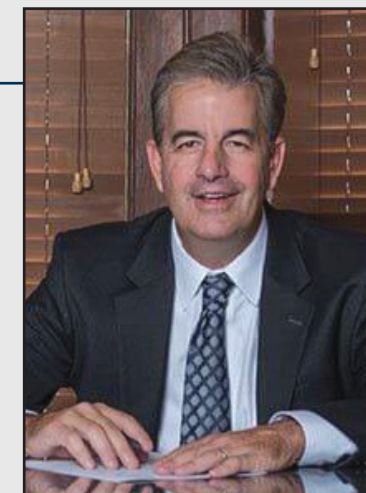
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work for you.

Digest

Diehl & Hubbell, LLC

**Volume XV
Issue 1**

A note from Tom . . .



Attorney Thomas J. Diehl

Sabotage and Seat Belts

We received a very favorable response to our last newsletter. The section about words, their meanings, usage and history was well received. In this month's edition of the Digest, we look at the history behind the word "sabotage."

On several occasions we have been retained to help someone seriously injured in a car crash, who was not wearing a seat belt during the crash. In these circumstances, insurance companies will try to argue that the damages sustained by our client were exacerbated because our client was not properly restrained. When the Ohio Legislature enacted Ohio Revised Code § 4513.263 they imposed a statutory duty upon occupants of motor vehicles to wear a seat belt. Until Ohio passed that law, a negligent driver could not mention to the jury that the injured party was not wearing a seat belt. Now the careless driver is permitted to argue that the failure to wear a seat belt contributed to the harm sustained by the injured person. In this edition of the Digest, we address the "seat belt defense" and methods we are using to minimize its impact upon our clients.

As some of you may be aware, I wrote a book entitled, "Your Ohio Motor Vehicle Accident Claim: 7 Big Mistakes to Avoid." I am in the process of finishing up work on a second book regarding Ohio motor vehicle accidents. This book is in the format of answers to a series of frequently asked questions regarding Ohio motor vehicle accidents. We hope to have this book out later in the year, but in the meantime, if you have any questions that you would like answered, please give us a call or send us a note. Maybe your question will be included in the book!

Tom

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Digest

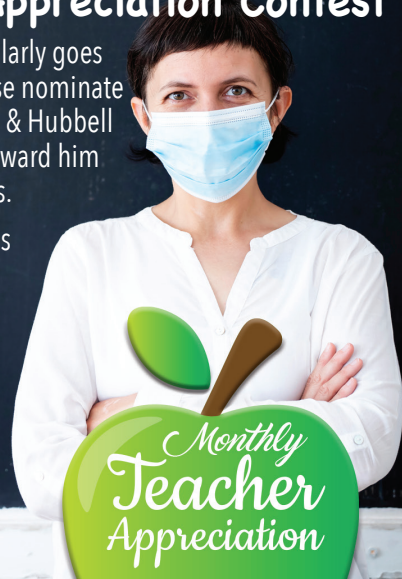
Diehl & Hubbell, LLC

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 scroll to bottom of our home page for link to Monthly Teacher Appreciation Contest 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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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...

PROTESTING TOO MUCH

Arrested on a robbery charge, our law firm’s client denied the allegations. So when the victim pointed him out in a lineup as one of four men who had attacked him, our client reacted vociferously.

“He’s lying!” he yelled. “There were only three of us.”

“This judge hates red ties.”

OHIO CASE LAW ANALYSIS

CONSIDERATIONS IN DEALING WITH “SEAT BELT DEFENSE”

If you or a loved one were injured in a car crash but failed to wear a seat belt, the insurance company can argue the failure to wear a seat belt made your injuries worse. In other words, the insurance company can claim that you should have worn a seat belt and, therefore, the negligent driver should be excused from consequence.

Tort reform legislation paved the way for the “seat belt defense.” Evidence that someone failed to use a seat belt is admissible to show that “the failure contributed to the harm alleged in the tort action and may

Motor Vehicle Accidents - What to do - Tip #11

HOW TO DEAL WITH YOUR INSURANCE CARRIER

What, if any, information should you provide to your car insurance company after an accident? What contact and discussions should you have with the other driver’s insurance company? Are the answers different if the accident was somebody else’s fault?

If you have been in a motor vehicle accident, you should promptly (within twenty-four hours, if possible) contact your insurance company and notify it about the motor vehicle accident. Provide the location of the accident, the persons involved in the accident and the identity of the police department that investigated the accident. You should do this even if the accident was not your fault. Your car insurance policy is a written contract. Almost all insurance policies contain clauses that require the policy holders to promptly notify the insurance company if the policy holder is involved in a motor vehicle accident, irrespective of the cause of the accident. The failure to promptly provide notice can, in certain circumstances, be used by the insurance company to deny coverage. You do

not want the insurance company to void coverage. Even if the accident was not your fault, you may need to use the uninsured coverage available under your auto policy. Do not give your insurance company a way to avoid paying on this claim.

WARNING: If you have a significant injury from a car accident you should have a lawyer assist you in every dealing you have with your insurance company. Dealing with the other driver’s insurance company, on the other hand, is a completely different story. You have no duty to speak with the other driver’s insurance company. It is almost never a good idea to give a statement, recorded or otherwise, to the other insurance company. If you are contacted by the other driver’s insurance company, you should provide the name of your insurance company and policy number, if available, and the name and contact information for your attorney. Other than that, you should not provide any information to the other insurance company.

“Crack” Chicken recipe

My friend, Lisa, made this while we were vacationing, and I don’t know if it’s called “Crack” chicken because it is so addictive, but it definitely is addictive! This can be served as a dip with crackers or tortilla chips or as a main dish on a bun.

- ### INGREDIENTS

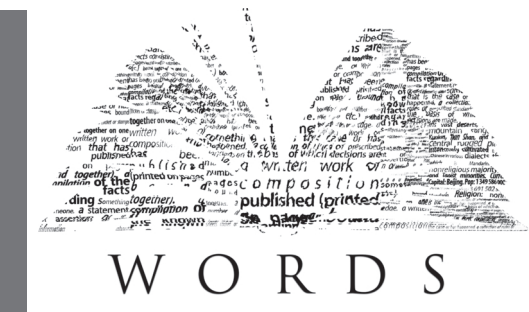
 - 6-8 slices cooked bacon
(or you can substitute bacon bits)
 - 2 pounds boneless chicken breast
 - 1 packet ranch seasoning
 - 8 oz cream cheese
 - 1/2 cup water
 - 1 cup shredded cheddar cheese

Instructions for Instant Pot

Place chicken and cream cheese in the instant pot. Sprinkle the packet of ranch seasoning over the top. Add half a cup of water. Place your instant pot on Manual high pressure for 15 minutes. Do a quick release. Remove chicken only and shred chicken. Keep your instant pot on low and add chicken back in. Add shredded cheese and stir. Stir in bacon and enjoy.

Instructions for Crock Pot

Place chicken cream cheese and ranch seasonings in crockpot. Cook on low for 6 hours. Remove chicken and shred. Place back in the pot and stir in bacon and enjoy.



WORDS: THEIR MEANINGS, USAGE, AND HISTORY

“SABOTAGE”

From time to time, you might say that a person did something to “sabotage” an event, a plan or a situation. The term developed in the early 1900’s and originally meant an intentional destruction of machinery by workers involved in an industrial dispute. Sabot is a French word for a wooden shoe. When looms were introduced in France, workmen at the mills objected to these looms because they substantially reduced the number of workers necessary to produce woven products. These looms were a real threat to the French worker’s livelihood. Workmen threw their wooden shoes into the looms in order to disable them. In other words, the workers put a sabot in the looms. From here, the term sabotage came to be used as the intentional destruction of a plan, device or object.