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Protecting People Like You!
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Fall 2007

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PRACTICE AREA FOCUS:

Personal Injury
Wrongful Death
Business/Commercial Law
Probate & Estate Administration
Family Law
Criminal & Traffic Offenses
Labor Law
Nursing Care/Elder Law
Consumer/Lemon Law

**As always,
thank you for
your referrals.**

WHAT YOU NEED TO KNOW ABOUT UNINSURED MOTORIST COVERAGE

Did you know that 50% of motorists in most major states drive without insurance?

If you are involved in an accident with an uninsured driver, or an unidentifiable driver that flees from the scene of the collision, and you sustained injuries and damage to your vehicle, you must file an uninsured motorists claim with your insurance company.

Uninsured motorists coverage is coverage you purchase from your own insurance company. This type of coverage is voluntary. Ohio law no longer makes it mandatory for insurance companies to offer you uninsured motorists coverage. If you don't have uninsured motorists coverage, you need to make sure that you purchase this coverage from your insurance company. Most insurance companies require that you show that the other driver was in fact uninsured. You need to produce evidence such as a statement from the driver's insurance company or the Secretary of State confirming that the driver did not have insurance. You must also show that the driver's vehicle made physical contact with your vehicle and that the uninsured driver caused the accident.

It is very important that you gather all of the necessary evidence. This includes the following:

1. Obtain as many witness names and addresses as possible;
2. Contact the police and file an accident report;
3. Take pictures of your vehicle;
4. Obtain medical treatment as soon as possible; and
5. Take down as many notes about the accident as possible.

Protect Yourself When Buying or Selling a Home

There are many challenges with Ohio's current housing market. To avoid problems including possible foreclosure it is important to **read all documents carefully**. Ask for copies of all documents prior to closing. If you do not understand portions of the documents, ask a professional to explain.

Choose professionals, including real estate agents, mortgage brokers and home inspectors carefully. You may wish to hire an accountant and/or an attorney to assist you with tax issues and review of documentation.

Keep copies of all documents for future reference.

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LEGISLATIVE UPDATE

H.B. 79 (effective 03/30/2007)

- Requires the State Board of Education to request a criminal records check of an applicant prior to renewing an educator license.
- Requires the State Board to request a criminal records check every five years for a person teaching under an eight-year professional teaching certificate or a permanent teaching certificate issued under former law.
- Permits the State Board to waive the requirement for a criminal records check if the applicant or licensee provides proof of having been the subject of a check in the previous year.
- Requires each school district, educational service center, community school, county MR/DD board, and chartered nonpublic school to submit to the Superintendent of Public Instruction certain information about specified misconduct by employees who are licensed by the State Board.
- Requires school districts, educational service centers, community schools, county MR/DD boards, and chartered nonpublic schools to keep reports of investigations of employee misconduct in the employee's personnel file.
- Requires each public children services agency to provide to the Superintendent of Public Instruction relevant information about child abuse or neglect committed by a person licensed by the State Board that is directly related to the licensee's duties and responsibilities.

HELPFUL TIPS FOR CHOOSING A BABYSITTER OR DAYCARE CENTER

WHEN CHOOSING A HOME PROVIDER:

1. CHECK TO SEE IF THE PROVIDER PASSED A CRIMINAL BACKGROUND CHECK;
2. CHECK TO SEE IF THE PROVIDER UNDERWENT FIRST AID TRAINING;
3. CHECK TO SEE IF THE PROVIDER HAS INSURANCE;
4. ASK FOR ALL PARENT REFERENCES;
5. ASK THE PROVIDER TO COMPLETE A CHILDCARE DISCLOSURE FORM. THIS IS REQUIRED OF ALL PROVIDERS. YOU CAN OBTAIN A BLANK FORM AT:
[HTTP://WWW.CHILDCARECHOICES.ORG/OHIO HOUSE BILL 11.](http://www.childcarechoices.org/ohio_house_bill_11)

WHEN CHOOSING A DAYCARE CENTER:

1. REVIEW ALL OF THEIR STATE INSPECTION REPORTS. OHIO LAW REQUIRES THAT THESE REPORTS BE POSTED IN THE DAYCARE CENTER. PAY ATTENTION TO STAFF TO CHILD RATIOS, STAFF QUALIFICATIONS, AND CRIMINAL BACKGROUND CHECKS; AND
2. DROP IN UNANNOUNCED AND AT DIFFERENT TIMES OF THE DAY TO OBSERVE THE DAYCARE CENTER. BE WARY IF THEY DISCOURAGE THIS PRACTICE.

TO REPORT AN ILLEGAL CHILDCARE OPERATION, CALL 1-866-635-3748 AND SELECT OPTION 2, THEN OPTION 1.

5 Good Reasons To Have A Will:

1. You will have peace of mind knowing your interests have been protected.
2. You have the ability to name and assign powers and duties to an executor.
3. You can name and appoint guardians for your minor children.
4. You can control the distribution and management of your property.
5. You can provide your loved ones answers to very difficult questions.

If you have a will, remember to review it periodically. Professional assistance is recommended because there are technical rules regarding validity of wills.