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Why You Need Car Insurance



The sun was setting in the early Sunday evening when Sarah Kelly, her husband, John, and their 10-year-old son, Brandon, were eating ice cream celebrating Brandon's Little League win right before they piled in the family's older SUV to head home.

Brandon's team had placed first in the tournament that weekend and the family was excited that he and his team were doing so well. This was Brandon's first year being the star pitcher for the team and he was basking in the delight of his family's excitement.

They headed on the highway to drive to their suburban home that evening, but quickly discovered that traffic was backed up for miles.

"Must have been a bad accident," John, who was driving that night, said, looking at the traffic stopped in front of them as they slowed down to stop.



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Suddenly, a vehicle rammed into their vehicle from behind with full force. All three flew forward in their seats, John and Sarah's heads hitting the windshield, while Brandon went head first into the front seats, his head hitting the dashboard.

The vehicle then flew into a sea of cars in front of them and ended up hitting two vehicles, one directly in front of them, and one on the right side, before veering off to the side of the road, and standing still near a concrete median in the middle of the highway.

"My arm," Sarah said, an ache in her voice. "I can't feel it."

That night Sarah ended up breaking her humorous bone in three places, while John ended up having a concussion, broken ribs and a broken wrist, and Brandon had a concussion and was bruised up all the way from his feet to his head.

The man who flew into their vehicle from behind was drunk, and had no car insurance.

Car Insurance

John only had liability insurance on his car because it was an older car and he was only concerned with making sure he and his family didn't owe anyone because of them causing an accident. So in an effort to protect himself from liabilities to others, he got a 20/40 liability insurance policy under Illinois law.

What he didn't realize was that the most important component of an insurance policy is the protection provided to one's family if the other party was either uninsured or under-insured.

Their medical bills were over \$100,000 and the family's lost wages were in excess of \$90,000. They were injured and unable to earn wages.

The only option now was to file bankruptcy and start over. It was not the outcome that John intended. He just wished he had known that this was a possible outcome.

So now he tells his story to you so you won't make the same mistake that cost his family so dearly.



Supreme Court Upholds Obama's Health Care Law



Chief Justice John G. Roberts Jr. on Thursday joined the liberal wing of the Supreme Court to save the heart of President Obama's landmark health-care law, agreeing that the requirement for nearly all Americans to secure health insurance is permissible under Congress's taxing authority.

Even as it upheld that central component of the Patient Protection and Affordable Care Act, however, the court modified another key provision of the law, ruling that states may decide not to participate in a broad expansion of Medicaid eligibility without losing their existing Medicaid funding.

The court's historic compromise amounted to a major victory for the White House less than five months before the November elections and will affect the health-care choices of millions of Americans, although the Medicaid decision sets new limits on the power of the national government.

Passage of the Patient Protection and Affordable Care Act by the Democratic-controlled Congress in 2010 capped decades of efforts to implement a national program of health care. The legislation is supposed to eventually extend health-care coverage to more than 30 million Americans who currently lack it.

"No longer will Americans be a heart attack or a car crash away from bankruptcy," Senate Majority Leader Harry M. Reid (D-Nev.) said in a speech on the Senate floor Thursday after the ruling. "No longer will Americans live in fear of losing their health insurance because they lose their job."

Save the Date: August 23rd

You're Invited

Join us for Dinizulu Law Group's Fifth Annual Community Appreciation Reception!

At the reception, we will honor two of our biggest supporters - fellow attorneys Nicole Patton and David Askew.

The event will feature hors d'oeuvres, cocktails, dessert, a champagne toast, and an announcement about our new mobile app (see below).

The event will also foster a fun and friendly environment for people to catch up with old and new friends.

It will take place from 5-9 p.m. on Thursday, August 23rd at our offices at 221 N. LaSalle, Suite 1100, Chicago, IL 60601.

RSVP by August 17th to Melissa Soria at soria@dinizululawgroup.com

Also, check out photos from our past receptions on our [Facebook fanpage!](#)

New Mobile Accident App



DLG will unveil our new custom mobile accident app at our annual reception on August 23rd.

Be there to learn how to download the app and use it!

Wanted: Law Clerks!

NOW hiring!

The Dinizulu Law Group is accepting applications for law clerks!

Please e-mail Melissa Soria at soria@dinizululawgroup.com for details about the position and how to apply.

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Follow us to get updates about the firm, the latest law news, and an opportunity to join contests to win free stuff!

We Love Referrals!



If you know a relative or a friend who has been injured, tell them about us.

We are here to advocate for fair and equitable compensation for victims. We appreciate the trust you have placed in us.