



TODD  
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# Why I Choose to Provide Extra Protection For My Son Instead of the Extra Cup of Coffee

By Anneke Godlewski, Todd Law Employee

Making sure I have the best insurance is usually the last thing on my mind in the long list of things that I have to do. Life always seems to be short on time and even shorter on cash and choosing the right auto policy makes me feel like I'll have to spend hours understanding what everything means only to end up spending a lot of extra money.

But the one thing that is always at the top of my list of priorities is my son, Bruce. Between school, LEGO League, karate, and running him places to spend time with grandparents and friends, we are in the car quite a bit. And while I trust my own judgment on the road and consider myself a safe driver, I can't control those in the cars around me and have no idea if they are driving without insurance. Working for Todd Law has taught me so much about insurance policies, but what has been extremely beneficial is seeing how hard the insurance companies make it to get your medical bills paid for and what happens when the policy limits are not high enough to cover the expenses. And that scared me. So, when it was time to get new auto coverage, I did a little experiment to see just how much extra it was going to cost me to get the best coverage possible to protect Bruce and I (and his friends or grandparents if they happened to be in the car with us), in the event of an accident.

It was a huge relief to see that adding additional coverage was next to nothing. Here was my price breakdown, as a 38-year-old single mother of one child who is employed full-time, rents instead of owns, and has no moving violations:



Liability (BI/PD)

We pay the costs that you're responsible for, up to the limit you choose, as a result of an accident. If you're sued, we pay for a lawyer to defend you. Learn more

Coverage	Change in Premium For 6 Months
<input type="radio"/> \$25k/\$50k/\$25k	-\$24
<input type="radio"/> \$50k/\$100k/\$25k	-\$15
<input type="radio"/> \$50k/\$100k/\$50k	-\$15
<input type="radio"/> \$100k/\$300k/\$50k	-\$2
<input checked="" type="radio"/> Recommended \$100k/\$300k/\$100k	✓Current
<input type="radio"/> \$250k/\$500k/\$100k	+\$7
<input type="radio"/> \$250k/\$500k/\$250k	+\$9
<input type="radio"/> \$100k COL	+\$8
<input type="radio"/> \$200k COL	+\$8
<input type="radio"/> \$200k COL	+\$11

Uninsured/Underinsured Motorist BI

We pay for medical expenses, and in some cases other benefits, for you and your passengers when you're in an accident caused by a driver who has no insurance or not enough insurance to cover those expenses. Learn more

Coverage	Change in Premium For 6 Months
<input type="radio"/> No coverage	-\$6
<input checked="" type="radio"/> \$25k/\$50k	✓Current
<input type="radio"/> \$20k/\$100k	+\$2
<input type="radio"/> Recommended \$100k/\$300k	+\$2

Liability coverage - \$5.83 extra per month to upgrade from the state minimum to \$250/\$500k/\$250k

Uninsured/Underinsured - \$1.83 extra per month to add \$100k/\$300k coverage

Medical payments - \$3.00 extra per month to add \$25,000 per person

TOTAL: \$10.66 per month

The extra \$10.66 that I am paying to provide the absolute best insurance coverage for my son is less than the cost of one cup of coffee each week. And it is totally worth it.



# What Legal Questions Are Families Faced With After A Wrongful Death?



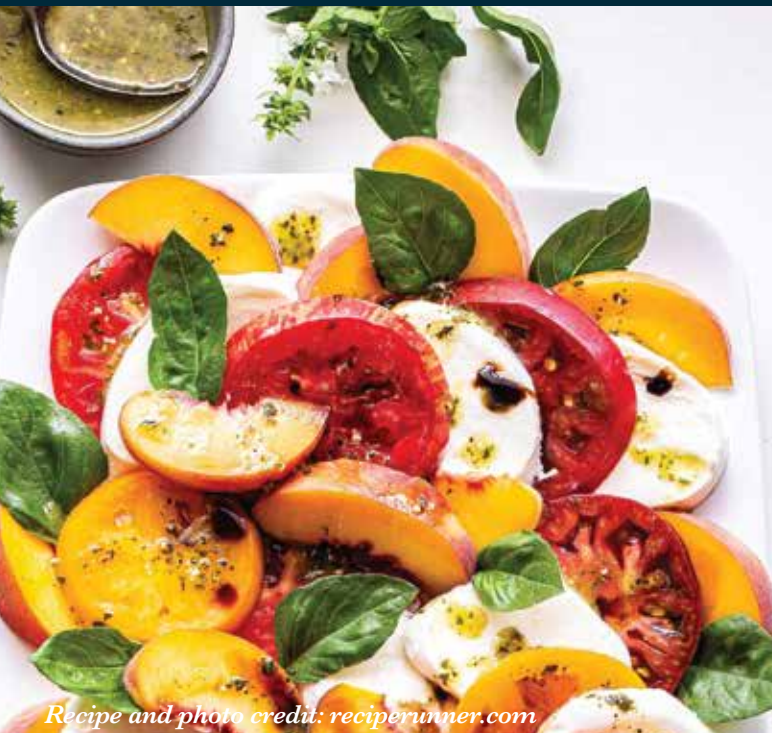
prevent their passing, and worry that you may not be able to afford the expense of a funeral, burial, and gravesite. But when it is suspected that wrongful death could be at play, the stress only escalates since the family is now tasked with figuring out how to navigate a potential claim. This means:

- **Determining the actual cause of death with an autopsy**
- **Figuring out who is going to pay the medical bills that surround their passing**
- **Dealing with the insurance company regarding the person who caused your loved one to die**
- **Finding out who can bring a claim for wrongful death on behalf of your loved one**
- **Learning how to open an estate**
- **Discovering what type of survival damages are even possible**

Dealing with the loss of a loved one is hard enough when they pass for reasons the family can understand. Even when there are not questions surrounding the person's cause of death, you are most likely dealing with emotions of pain of losing the loved one, confusion at why they had to die, anger that you did not have more time to spend together, guilt that there was nothing you could do to

An attorney can help you navigate all of these complicated tasks, to allow you and your family to focus on each other and the grief you are experiencing and protect your legal rights. If you have lost a loved one due to someone else's negligence, call us so we can help.

## RECIPE OF THE MONTH



Recipe and photo credit: [reciperunner.com](http://reciperunner.com)

## Peach Caprese Salad

*A fresh and unique way to use up those summer Georgia peaches, this appetizer also pairs well with grilled chicken and a crisp glass of Pinot Grigio.*

### INGREDIENTS

- 8 ounces fresh mozzarella, sliced
- 2 peaches, cut into wedges
- 3 heirloom tomatoes, sliced
- Basil leaves
- 3 tablespoons fresh lemon juice
- 1 tablespoon pesto
- 1 teaspoon honey
- Kosher salt and fresh ground black pepper to taste
- Balsamic glaze for drizzling on top of the salad

### DIRECTIONS

1. In a small bowl whisk together the lemon juice, pesto, honey, salt, and pepper. Taste for seasoning and set aside.
2. On a large serving plate arrange the slices of tomato, mozzarella, peaches, and basil leaves. Drizzle the pesto vinaigrette over the salad. Finish with a drizzle of balsamic glaze or aged balsamic vinegar.



# HAPPY BIRTHDAY, JILLIAN!

Happy birthday to the one who keeps everything organized, running smoothly, and on task! A bulldog in the courtroom but a kind and compassionate shoulder to lean on for our clients, Attorney Jillian Todd brings so much light and joy to the office and to the profession of law. May this year be your best yet!



## Out & About in Clayton County - Jonesboro Strong



Peppered throughout social media, the phrase “Jonesboro Strong” is often highlighted, especially since the COVID pandemic. The tag #jonesborostrong represents the people and places around our great town that exhibit dedication and perseverance in honor of Jonesboro. Not only are we proud to be a part historic Main Street in downtown Jonesboro, but we also strive to be strong for our clients. That means giving them a voice, being strong advocates in the courtroom, and standing up to the large insurance companies that try to jeopardize our clients’ legal rights. If you have a story about how Joseph M. Todd, P.C. was strong for you, or you want to highlight a hard-working loved one who is doing great things for Jonesboro, tag us on social media and along with #jonesborostrong to tell us about it! We’ll randomly select a winner from the posts to win a \$25 gift card to the Jonesboro business of your choice!





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*Joe and  
Jillian*

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## Congrats To Our Amazon Gift Card Winner!

## Raving Fan of the Month

Whitney and Finn S. were the lucky recipients of this month's \$100 Amazon gift card! Want to win? Take a photo of yourself with this month's newsletter and tag us on our Joseph M. Todd, PC Facebook page for a chance to win one of two \$100 Amazon gift cards!

“I couldn't thank them enough with getting my case dismissed. They saved me from a large fine. I would recommend them to anyone 10/10”  
- N.T.

