



**CZACK  
LAW**



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**Newsletter**

Winter 2022

# WINTER DRIVING TIPS



## The Basics

Slow down. It's harder to control or stop your vehicle on a slick or snow-covered surface. In fact, in 2019, there were an estimated 182,000 police-reported crashes that occurred in wintry conditions. On the road, increase your following distance enough so that you'll have plenty of time to stop for vehicles ahead of you.

Don't crowd a snowplow or travel beside the truck. Snowplows travel slowly, make wide turns, stop often, overlap lanes, and exit the road frequently. If you find yourself behind a snowplow, stay far enough behind it and use caution if you pass the plow.

**Learn More About Safe Winter Driving**

[nhtsa.gov/winter-driving-tips](https://nhtsa.gov/winter-driving-tips)

## What to Do in an Emergency

If you're stopped or stalled in wintry weather, stay focused on yourself and your passengers, your car, and your surroundings.

- Stay with your car and don't overexert yourself.
- Let your car be seen. Put bright markers on the antenna or windows and keep the interior dome light on.
- Be mindful of carbon monoxide poisoning. Make sure your exhaust pipe is clear of any snow and run your car only sporadically — just long enough to stay warm. Don't run your car for long periods of time with the windows up or in an enclosed space.

## Is There a Safety Recall on Your Vehicle?

The NHTSA (National Highway Transportation Safety Administration) has an easy tool you can use to determine if there has been a vehicle safety recall in the past 15 calendar years for your vehicle. Just enter your VIN (Vehicle Identification Number) where indicated on the website: [nhtsa.gov/recalls](https://nhtsa.gov/recalls).

You can also get recall alerts on your mobile device by downloading NHTSA's free SaferCar app and setting up your virtual garage. When SaferCar discovers a safety recall for the vehicle or equipment you entered, it will send you an alert on your phone.



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## Practice Areas

- Serious Personal Injury and Wrongful Death
- Auto, Truck, and Motorcycle Accidents
- Medical and Nursing Home Negligence
- Construction Site Accidents
- Brain and Spinal Cord Injuries
- Workers' Compensation and Social Security



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# Thank You for the Referrals



All of us at Czack Law thank YOU for the new cases referred to us in 2021.

Calls regarding motorcycle and car crashes, doctor and hospital negligence, equipment failures, semi-

tractor-trailer wrecks, and workers' compensation claims came in throughout the year from injured victims referred by you!

Giving our name and phone number to people you know or came across who were looking for a top-notch personal injury law firm has always been my best barometer for measuring our success.

It has always been my policy not to do TV, radio, bus, or billboard advertising. That's why I've never been shy to graciously and respectfully request that you continue referring new accident and injury cases to Czack Law in the coming year!



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# Thank You for New Accident Referrals!

## The Term “Full Coverage” May Not Mean What You Think

The way car insurance is advertised is often confusing and sometimes misleading. Each state has its own set of laws governing car insurance and how insurance companies operate to compensate individuals that are injured in car accidents. In Ohio, most insurance companies give you the option to pick and choose which coverages you want to pay for to better customize your premium.

In Ohio, drivers are required to maintain minimum liability coverage for bodily injury in the amounts of \$25,000 per person injured and \$50,000 for all people injured in one accident. What that means is that if you are in a car accident with two other people in your car, and the other driver has state minimum coverage, the most that any one person in your car could recover for injuries is \$25,000, and the most that the three of you could recover together is \$50,000.

While that may seem like a lot of money and more than enough coverage, the average personal injury settlement resulting from a car accident in 2017 was \$21,000; and that number will continue to climb. Even more disturbing is that fact that in 2019, it was estimated that approximately 13% of drivers in Ohio did not have any car insurance.

([iii.org/fact-statistic/facts-statistics-uninsured-motorists](http://iii.org/fact-statistic/facts-statistics-uninsured-motorists))

So, what should the term “Full Coverage” mean? In our opinion, it should mean that your policy has, at the very



least, the following coverages and amounts:

- Bodily Injury coverage in an amount of at least \$100,000/\$300,000 to protect yourself if you cause an injury.
- Property Damage coverage of at least \$25,000 to protect yourself if the accident you cause severely damages the other person’s vehicle.
- Underinsured/Uninsured Motorist coverage in an amount of at least \$100,000/\$300,000 to protect yourself from other drivers that may cause an accident without insurance.
- Rental Car and Collision coverage (depending on the age of your car).

With those coverages, you should be adequately protected in most situations. If you can afford higher limits, do so. If you cannot afford the above limits, purchase the highest limits you can afford.



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