



The
**CZACK
LAW FIRM**
"Czack Has Your Back"



Friends of the Firm
Newsletter

OUTSIDE THE BOX



Michael W. Czack, Esq.

Being the best advocate oftentimes requires a lawyer to think "outside the box" to help a client with a complicated legal situation. We share some of these very gratifying instances with you in our Friends of the Firm Newsletter in a column we call **Outside the Box**.

I'm occasionally asked, "How does The Czack Law Firm differ from the many law firms in northeast Ohio who claim to do personal injury law?" After giving it some thought, I realized we are distinctly different than most injury lawyers and firms in the area.

First, at The Czack Law Firm, we do personal injury law exclusively! Many lawyers and firms do criminal work, corporate, divorce, wills and trusts, and personal injury. Personal injury law is the only area we concentrate on and has been for decades.

Second, many of the other firms in the area that actually do just personal injury work advertise like crazy on TV, radio, billboards, and the sides of buses. You heard me say it before: At The Czack Law Firm, we get our clients the old-fashioned way—we earn them. No advertising—95 percent of our new cases come from referrals by satisfied clients and friends, both past and present.

Third, we pride ourselves on offering each and every client individualized attention. As a client, you won't deal with multiple layers of junior partners, associates, law clerks, or claim processors. Your case will always be handled and managed by me. My two highly qualified and certified paralegals work closely with me, and are always available to you, on all matters involving your case.

Finally, because of my and the staff's northeast Ohio roots, we strive to get involved or assist in a variety of community events that help make northeast Ohio a better community. Check out our website at www.CzackLaw.com or go to our Facebook page to see how we live our commitment to northeast Ohio.

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OFFICE HOURS
Monday-Friday
8:00 a.m.-5:00 p.m.
and by appointment.

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



Resolve To Ensure You Are Protected on the Road in 2020

Have you actually looked at your auto policy lately, or met with your agent? It's easy to renew your coverage year after year without giving it a second thought. But here we are, 2020. It's time to give your car insurance policy a solid once-over review.

Here are a few basic questions I recommend you ask yourself and then get/know the answers:

Are my auto insurance coverage limits enough?
Being underinsured with auto

insurance is one of the biggest mistakes people make! Though most states, including Ohio, require only a minimum amount of liability coverage for auto insurance (just \$25,000), many accidents result in damages and costs far exceeding the state minimum. That's why experts at the Insurance Information Institute recommend a *minimum* of \$100,000 of bodily injury protection per person and \$300,000 per accident.

Our advice is always to

consider getting as much protection as you reasonably can. **Am I covered if a driver with no insurance hits me or a family member?**

The second most important question I would ask myself in looking at my automobile policy is **do I have uninsured/underinsured motorist coverage ("U-coverage")?** This type of coverage protects you and your family in the event you're in an accident caused by someone with no insurance. This type

of coverage also protects you if you're the victim of a hit-and-run accident or if you're hit as a pedestrian. It's imperative you understand that "U-coverage" is *optional* and you have to request that your agent or company add this to your existing policy! If you have questions about your auto insurance policy, call your agent or our office at **216-696-9216**.

Maternal Injury and Death on the Rise in the U.S.

Every year more than 50,000 women suffer serious complications from childbirth, and about 700 die, according to the Centers for Disease Control and Prevention (CDC).

It may surprise you to know that the United States is the most dangerous place to give birth in the developed world. The World Health Organization reports that the U.S. has a maternal mortality rate (MMR) of 26.4 per 100,000 live births, almost triple that of the next-highest MMR among developed countries. Whereas other developed countries are experiencing a decline in MMR, the U.S. rate is increasing.

According to a 2019 investigative series conducted by USA Today:

- Hemorrhage and high blood pressure needlessly kill too many women.
- Hospitals often won't say whether they follow key safety practices.
- Moms suffer complications far more often at certain hospitals.
- Those injured very rarely take action to hold hospitals and healthcare providers accountable.

Mothers and families can sue for injury or wrongful death to the mother or newborn if the doctor's carelessness or negligence caused the injury or

Congratulations!

The Czack Law Firm LLC is once again proud to announce that **Michael W. Czack** has been named an Ohio Super Lawyer for 2020! Congratulations to the entire staff at the firm, as this is an award that takes a team.

Super Lawyers

death. Call our office for a confidential consultation.

To learn more about maternal injury and death in the U.S., read *USA Today's* Deadly Deliveries investigation at maternal.usatoday.com.



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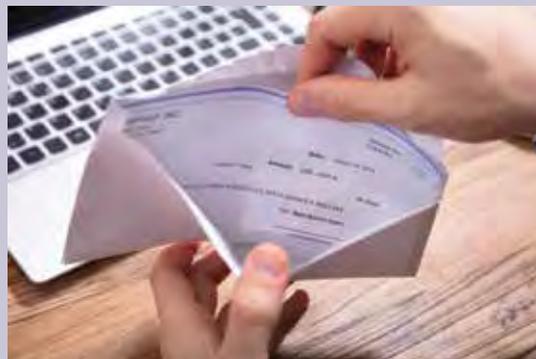
Thanks for the referrals!

Issues with Getting Paid at Work?

There are state and federal wage and hour laws that all employers must follow. Some violations we've seen include:

- Your employer didn't pay you for overtime.
- Your employer paid you a lower overtime rate than required.
- Your employer did not pay you for all the hours you worked.
- Your employer isn't paying you even minimum wage.

Odds are you're also not the only employee dealing with the



same issue with your company. Employers who violate wage and hour laws will do anything they can to avoid paying you the money you rightfully earned, including threatening you if you decide to take legal action against them.

We've successfully handled these cases with a local wage and hour expert and know how to investigate such claims. No matter how complicated or straightforward your issue might seem, don't wait to take legal action—call The Czack Law Firm to schedule a free consultation.