



**CZACK  
LAW**



*Friends of the Firm*  
**Newsletter**

Summer 2022

## Be Aware of Motorcycles!



This May, Motorcycle Safety Awareness Month comes at a particularly crucial time. Traffic is returning to pre-pandemic levels, families are planning for summer road trips, and interest in motorcycling – for commuting and recreation – is seeing strong growth. This means more drivers and riders will be out on the roads this summer.

Please remember to look out for one another – whether you are a car or truck driver, motorcycle or scooter rider, bicyclist, or pedestrian. Note our tips for riders and drivers:  
[www.msf-usa.org/SafetyAwarenessMonth.aspx](http://www.msf-usa.org/SafetyAwarenessMonth.aspx)

## Is Rental Car Insurance a Rip-off?

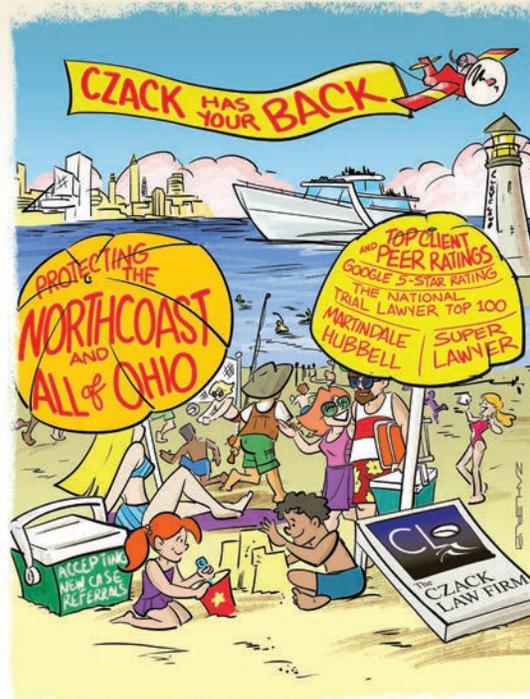
### Do I Buy Rental Car Insurance When It's Offered?

At anywhere from \$10-\$15/day, is it a plot to increase the price of your rental, or is it needed to fully cover you? Before you ever get to the rental car counter, get answers to these two questions:

**What Type of Coverage Does My Personal Auto Insurance Provide?** Generally, your personal auto policy will cover any accidents (less your deductible) that occur while driving a rental car if the involved driver is covered under your policy. The best thing to do is call your agent days before you get the rental to ask if there are situations in which your personal policy would not extend to a rental car.

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## Be Water Smart!



Have swimming skills and know how to help others. Achieve the skills of water competency; be able to enter the water, get a breath, stay afloat, change position, swim a distance, and then get out of the water safely.

- Download the Red Cross Swim App and take their new free Water Safety for Parents and Caregivers online course.
- Around the water, have young children or inexperienced swimmers wear U.S. Coast Guard-approved life jackets, but do not rely on life jackets alone.
- Don't swim alone and only swim in designated areas supervised by lifeguards.
- In the event of an emergency, reach or throw an object to the person in trouble. Don't go in! You could become a victim yourself.
- Constantly supervise children around water and avoid distractions. If you have a pool, secure it with appropriate barriers.
- In group situations, designate a water watcher whose sole responsibility is to oversee the activity in the water.
- If a child is missing, check the water first. Seconds count in preventing death or disability.

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### CZACK LAW

*Injury and Accident Attorneys*

1360 West 9th Street  
Suite 300

Cleveland, OH 44113

**216-696-9216**

[mczack@CzackLaw.com](mailto:mczack@CzackLaw.com)

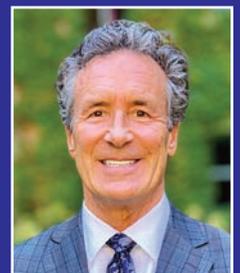
[www.CzackLaw.com](http://www.CzackLaw.com)

### 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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The Czack Law Firm, LLC



**Michael W. Czack, Esq.**

*President*

The Czack Law Firm, LLC



**CZACK  
LAW**

1360 West 9th Street, Suite 300

Cleveland, OH 44113

216-696-9216

mzack@CzackLaw.com

www.CzackLaw.com

# Thank You for New Accident Referrals!

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## Is Rental Car Insurance a Rip-off?

**What Protection Does the Credit Card I'm Using**

**Offer?** Many credit cards come with rental-car coverage if you use their card to rent the car. Sometimes it's primary insurance, meaning you don't have to first file a claim with your personal company. Most often it's secondary insurance, meaning it won't cover a loss until all other insurance options have been exhausted. Call the credit card provider before renting the car and ask about insurance.

A little homework ahead of time might save you some money you can spend on your trip!

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## Being Safe on the Lake!

Whether at a cobble or sand beach, the swimming conditions in Lake Erie can be very different than those of a pool or inland pond. There are waves, currents,



sand bars, drop-offs and other factors that should be taken into consideration.

### **Currents in Lake Erie can be dangerous!**

- Any current flowing faster than 2 mph is considered dangerous. Dangerous currents can exceed 5 mph – faster than an Olympic swimmer can swim.
- Currents can pull swimmers away from shore.
- Structures can create dangerous currents.
- If you get caught in a current, flip on your back, float, and follow the safest course to safety.
- Learn the signs of drowning.
- If you see someone who needs help:
  - Throw anything that floats to them, like a life ring, life jacket, cooler, or inflated beach toy.
  - Call 911. Seek help from park staff, friends, or others at the beach.
  - Shout to the person in danger, and direct them to flip on their back and float until someone can assist them, or they can swim out of the current toward shore.

For additional information on potentially lifesaving tips from the Ohio Department of Natural Resources, visit [ohiodnr.gov/discover-and-learn/land-water/lake-erie-watershed/01beach-wave-safety](http://ohiodnr.gov/discover-and-learn/land-water/lake-erie-watershed/01beach-wave-safety)



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