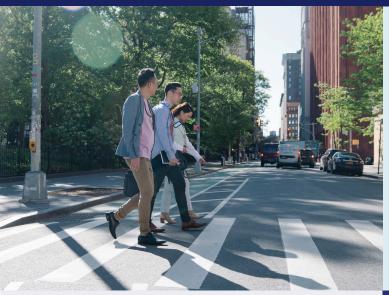


Personal Injury Attorneys

6500 Rockside Road • Suite 300 Independence, OH 44131 216-696-9216 www.CzackLaw.com



FRIENDS OF THE FIRM NEWSLETTER



First Responder? Have Any Type of Heart or Lung Condition? The Worker's Compensation Rule May Apply to You!

Recognizing the risks faced by first responders, the Ohio Worker's Compensation statutory code contains a specific provision known as the "heart-lung presumption." This presumption assumes that if any firefighter or police officer develops a cardiovascular, respiratory, or pulmonary condition, at any time in their life, these conditions are work-related. This puts the burden on the state to prove that the condition is not related to being a first responder and to show other factors caused the conditions, such as non-work-related lifestyle choices, family history, or preexisting conditions - which is a high burden to meet. However, this provision is not well-known or widely discussed. So if you, a family member, or someone you know is, or was, a first responder who has developed a type of cardiovascular, respiratory, or pulmonary condition, tell them to contact our office so we can help point them in the right direction!



Pedestrians vs Drivers: What are the Rights and Responsibilities For Each?

As the weather gets warmer, more and more people will begin to get outside and be more active. With this, more people are crossing the street on their morning runs or on their way home from school. So, what does this mean for pedestrians and drivers? It all comes down to who has the right of way. Pedestrians are required to yield to cars that have the right of way such as vehicles entering an intersection on a green light or a green turn arrow. On the other hand, cars are required to yield to pedestrians when they have the right of way such as when crossing the road on a "walk" signal. We do not recommend anyone cross the road outside a designated crosswalk because the concept of right of way becomes blurred which can make proving a negligence case much more difficult. The best practice is to cross inside a designated crosswalk when traffic traveling parallel to you has the green light.

CASE RESULTS

DISTRACTED DRIVING

\$500,000

Settlement for a young woman seriously injured when a driver rear-ended her stopped car. A significant factor in this resolution involved an issue with the defendant driver receiving and reading a text message just seconds before the crash.

Is Your Car Insurance Really Protecting You? Don't Wait Until It's Too Late.

One of the greatest protections that you can obtain for yourself is adequate car insurance. These days, everyone has heard the term "full coverage," but in reality, "full coverage" means something different to everyone. One of the most difficult parts of our jobs in representing people who have been seriously injured in a car accident is explaining to that person they were hit by someone who did not have insurance and that their car insurance was inadequate to cover all their losses. We often sound like broken records about this, but we highly recommend you obtain a high amount of Uninsured/Underinsured Motorist Coverage on your car insurance policy. If you or anyone you know wants to have our firm review your car insurance and explain the coverage, and how it applies, please reach out to Czack Hobbs free of charge!

We appreciate your car accident referrals!







Personal Injury Exclusively

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Thank You!

There's no greater compliment than when you refer your friends, family, or colleagues to us.



Hurt At Work? You May Have a Third-Party Claim

Some of the most serious injuries that we come across happen in the workplace. When working around large machinery, or in warehouses, despite having safety rules in place, people are bound to get hurt. Just because you are injured at work, that doesn't mean your only source of recovery is Worker's Compensation. If your injury was caused by a third party, meaning someone other than a co-worker or your employer, you have an injury claim as well as a Worker's Compensation claim. As workplace injuries are often life-changing events due to their severity, Worker's Compensation is typically inadequate to fully compensate you for your injuries and the effects it will have on your life.

If you or someone you know is injured at work, have them call the lawyers at Czack Hobbs to discuss whether or not there is a third party injury claim as well as a Worker's Compensation claim.



APITLAmerical

At Czack Hobbs Law Firm, we believe trust is earned, and there's no greater compliment than when you refer your friends, family, or colleagues to us.

Your referrals not only help us grow, but they allow us to do what we love most: fighting for justice and making a difference in people's lives.

If someone you know has been injured in a car, truck, or motorcycle accident—or needs help with a personal injury case—send them our way. We promise to provide the same dedication, care, and results you've come to expect from us.

Thank you for trusting us to stand by your side—and for spreading the word about our firm. Your support makes all the difference!

Mike & Ton

