



## FRIENDS OF THE FIRM NEWSLETTER

FALL '25

### A Personal Plea to You Our Clients: Uninsured/Underinsured Motorist Coverage Is One of the Smartest Parts of Your Policy

I'll bet it's a surprise for you to learn that 1 in 5 Ohio drivers are uninsured. And many more only carry the Ohio minimum of \$25,000 — enough to satisfy state law, but not nearly enough to cover serious injuries or losses if you or a loved one are in even a moderate wreck. That's where the Uninsured and Underinsured Motorist coverage (UM/UIM) on your policy comes in.

### What Is UM/UIM Coverage?

It's protection for you and your passengers if you're hit and injured by:

- A driver with no insurance
- A driver with too little insurance
- A hit-and-run driver

In these situations, you're still stuck with medical bills, lost wages, and repair costs—unless you have adequate UM/UIM coverage. Your own policy steps in to cover what the other driver can't.

### Why It Matters To You

You can be the safest driver on the road, but that doesn't stop the texting drivers we see everyday from crashing into you! Think about this the next time you look at your auto insurance coverages: Let's say someone runs a red light and hits your car. You end up with \$40,000 in medical bills (can happen even with moderate injuries) and lost wages of \$5,000 for a total economic loss of \$45,000. You soon learn that the at-fault driver only has \$25,000 in liability coverage. Without UM/UIM on your policy, you personally have to absorb the \$20,000 gap yourself, and we haven't even talked about the fact you'll receive \$0 for your pain and suffering from those injuries because of no insurance. The UM/UIM coverage on your policy covers that difference, along with also paying you for your pain and suffering.

### It's Affordable Peace of Mind

The good news is, UM/UIM coverage is usually very affordable—especially compared to the financial risk of not having it. And in Ohio, you can match it to the same limits as your liability coverage for maximum protection.

### Bottom Line

We hope you never need it. But if you're ever in an accident caused by someone who can't pay, UM/UIM coverage could be the difference between a minor inconvenience and a personal financial disaster. If you're not sure how much coverage you currently have—or whether your limits are enough—we're happy to take a look and walk you through it. Just give us a call.

### Celebrating One Year At Our Independence Office With The Launch of Our New Website!

We're celebrating one year since our move to our Independence office — and what better way to celebrate than with a fresh new look online! We're excited to share our new website, [www.czacklaw.com](http://www.czacklaw.com). Take a look around and let us know what you think.



## CASE RESULTS

### DISTRACTED DRIVING

# \$985,000

A \$985,000 settlement with a national shipping company for an Erie County client who sustained multiple fractures when the truck driver ran a red traffic signal, causing the collision. It was later learned that the truck driver was distracted because he was lost and looking at his onboard computer for directions.

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## VISIT OUR NEW WEBSITE

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

### Annual Client Appreciation Day at The Cleveland Metroparks Zoo

A huge thank you to our clients and their families who attended our annual Client Appreciation Day at the Cleveland Metroparks Zoo in August. The event featured a catered lunch, raffle prizes, and of course, a beautiful day at the zoo.



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At Czack Hobbs Law Firm, we believe trust is earned, and there's no greater compliment than when you refer another accident victim 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 & Tom*

