



CZACK  
LAW



Friends of the Firm  
Newsletter

Fall 2021

# AUTUMN DRIVING SAFETY



As weather and road conditions change with the season, following fall driving safety tips will help keep you safe as you enjoy the cool crisp air and the beautiful colors of the autumn leaves.

## The Dangers of Leaves on the Roads

When leaves accumulate on the roadway and become wet, they can get extremely slippery, making the driving conditions similar to driving on ice. If the temperature drops below freezing, the wet leaves will freeze and turn into dangerous icy leaves on the roadway. Besides reducing the car's traction, causing skidding and the possibility of losing control of the vehicle, leaves often cover the painted road markings, making it difficult to know the locations of the lanes.

- Slow down if you are driving on a road covered with leaves, especially when driving around turns.
- Allow yourself plenty of room to stop in an emergency. Keep a greater distance between you and the car in front of you.
- Leaves make it difficult to see potholes and bumps in the road.
- A pile of leaves raked to the side of the road is an inviting place to a child. Children enjoy jumping into the leaf piles or burrowing down into them and hiding. Never drive through a leaf pile. Use caution going around turns and where children are playing.
- Keep your windshield leaf free to avoid wet leaves getting stuck under the windshield wiper blades.
- In order to avoid the possibility of a fire hazard from the exhaust system or catalytic converter, never park your vehicle over a pile of leaves.

## Changing Weather Conditions

In many areas, autumn is a damp, wet season. There are many rainy or foggy days and nights. As the temperatures drop, frost often coats the ground at night.

- When driving in fog, set your headlights to low beam. This setting aims the beam of light down toward the roadway.
- In the fall as temperatures drop, frost often forms on the roadway, causing hazardous driving conditions. Drive slowly and brake gently at overpasses and bridges, as these areas frost over more quickly than other roadway surfaces.
- Be aware of areas where black ice forms on the roadway.

## Vehicle Maintenance

- Keep your headlights cleaned and in proper working order, making sure they are aligned.
- Replace your windshield wiper blades if they show any signs of wear.
- Keep an emergency car safety kit in your vehicle.

## Additional Fall Safety Driving Tips

- Always keep a pair of sunglasses in your vehicle. Fall sunrises and sunsets can be very brilliant. The bright sun often creates a large amount of glare, making it difficult to see other vehicles, the roadway or the road's shoulder. Wearing sunglasses during these times reduces the danger.
- Deer are more apt to run into the roadway especially at dawn and dusk since the fall is an active breeding time. If you see a deer cross the roadway, proceed very slowly as they often travel in groups.

## The Czack Law Firm

*Injury and Accident Attorneys*

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### OFFICE HOURS

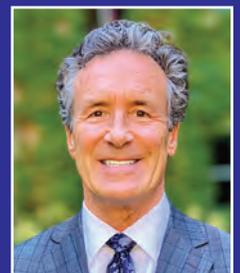
Monday-Friday  
8:00 a.m.-5:00 p.m.  
and by appointment.  
By phone 24-7

### 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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**Michael W. Czack, Esq.**  
*President*  
The Czack Law Firm, LLC

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# Fall Home Safety Checklist

## Maintain your fireplace

Nothing's better than gathering around a crackling fire. Prepare for cozy upcoming nights by ensuring your fireplace is free of soot, creosote buildup, and potential bird nests.

You can check your fireplace yourself, but a safer option is to call a professional chimney sweep. Once you start using your fireplace, make sure you regularly remove ashes/debris and install a screen to keep sparks from escaping.

## Add a fire extinguisher

Your fireplace may be safe, but accidents happen. Consider adding a fire extinguisher to your fireside lineup of safety equipment too.

## Inspect your furnace

Like people, furnaces need annual checkups. Have a professional inspect your furnace in the fall to ensure that everything works properly. Maintenance issues could potentially present hazards to your family and home.

You should also regularly replace the air filters in your furnace—use filters that provide extra protection against allergens if anyone in your household has allergies.

## Thomas J. Hobbs Joins Czack Law

The Czack Law Firm has announced that Thomas J. Hobbs has joined the personal injury firm as an associate attorney.

Thomas graduated with his JD and MBA degrees from The University of Toledo. He has had experience in both insurance defense and most recently on the plaintiff side with a law firm representing seriously injured accident victims and their families.



*“Tom has been a great addition to Czack Law. He's bright, a hard-worker and has that competitive edge you need to fight till the end for our injured clients.”*

- Michael Czack



## Change smoke alarm and carbon monoxide detector batteries

Furnaces, fireplaces, and scented candles are MVPs all autumn long, which means you need smoke alarms that are armed and ready. Replace batteries in your smoke detectors and carbon monoxide detectors.

Make this a habit each year when you turn the clock back for daylight savings time. If you live in a time zone without daylight savings, make this a must-do task on the first day of autumn.

**Learn more:** [safewise.com/blog/safety-guide-fall/#In\\_your\\_home](https://safewise.com/blog/safety-guide-fall/#In_your_home)

## Buyer Beware...

Have you ever considered skipping the hassle of an insurance agent and buying your car insurance straight from the company's website? More and more insurance companies are allowing consumers to purchase car insurance online, bypassing the traditional insurance agent. But do you really know what you are buying vs. what you need? What amounts should you carry? The term “full coverage” no longer has the same meaning that it once did. While you may think you are getting “full coverage” you may be at risk of not having enough or the right coverage, putting your personal assets at risk.

Here at the Czack Law Firm, we have seen way too many situations where our clients, who were told they had “full coverage,” find out after it's too late that they in fact, did not have the appropriate types or amounts of coverage.

So Buyer Beware - if you are thinking about buying your car insurance directly from an insurance company's website, give us a call so we can discuss and help you understand the different types of car insurance coverages out there at no cost to you!



# More Air Bag Recalls!

More Takata air bags have been recalled. The recalls, in 2019 and 2020, involve Takata air bags built with non-azide driver inflators (NADI), and are separate from the much larger and ongoing Takata air bag inflator safety recalls.

## The Problem

The air bags that are part of these recalls have defective inflators that could explode or cause the air bag to not inflate properly when it deploys. This could lead to the air bag deploying slowly during a crash, which means it won't protect you as it's designed. Or, it could also lead to the inflator deploying aggressively and even exploding. The metal parts from the exploding inflator could injure or kill someone.

## Recalled vehicles

Vehicles containing NADI inflators were made by Toyota, BMW, Audi, Honda and Mitsubishi. Also included: the Isuzu Oasis.



### WHAT YOU CAN DO!

- Go to [NHTSA.gov/Recalls](https://www.nhtsa.gov/Recalls) to check your VIN.
- Get the recall fixed immediately, for free, when you receive a notification from your dealer that repair parts are available.

BMW Recalls	Toyota Recalls	Honda Recalls	Isuzu Recalls
(108,581 vehicles) NHTSA Recall Numbers 19V852 and 19V853 <b>1999-2001:</b> 323i, 325i, 328i, 330i <b>2000-2001:</b> 323Ci, 325Ci, 328Ci, 330Ci, 323iT, 325iT	(138,842 vehicles) NHTSA Recall Number 20V033 <b>1997-1998:</b> Supra <b>1998-1999:</b> RAV4 EV, Celica <b>1998-2000:</b> RAV4	(2,376,671 vehicles) NHTSA Recall Numbers 20V026 and 20V027 <b>1996-2000:</b> Honda Civic Coupe <b>1997-1998:</b> Acura 2.2CL, Honda EV Plus <b>1997-1999:</b> Acura 3.0CL <b>1997-2001:</b> Honda CR-V <b>1998-1999:</b> Acura 2.3CL <b>1998-2000:</b> Honda Accord Coupe, Honda Accord Sedan, Honda Civic Sedan <b>1998-2001:</b> Honda Odyssey <b>1998-2003:</b> Acura 3.5RL <b>1999-2001:</b> Acura 3.2TL <b>2001-2002:</b> Acura MDX, Acura 3.2CL	(included in Honda's filing) <b>1998-1999:</b> Isuzu Oasis
BMW Do Not Drive Recall	Audi Recalls		Mitsubishi Recalls
(7,910 vehicles) NHTSA Recall Number 19V851 <b>1999:</b> Certain 323i and 328i vehicles BMW has decided a subset of its recalled vehicles, approximately 8,000, are at high-risk and has recommended that owners do not drive the vehicle until it is repaired.	(169,669 vehicles) NHTSA Recall Number 20V056 and 21V470 <b>1998-2000:</b> A6 <b>1999:</b> A8 <b>1999-2002:</b> A4 <b>2000-2001:</b> TT COUPE <b>2000-2001:</b> TT ROADSTER <b>2000-2002:</b> S4		(20,000 vehicles) NHTSA recall number 20V035 1998-2000: Montero



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# Thank You for New Accident Referrals!

with gratitude at

# Thanksgiving

Friends,

As we approach Thanksgiving, I want to express my gratitude to all of you for the loyalty and thoughtfulness you've shown The Czack Law Firm and me over these many years.

Your continued referrals of family, friends, neighbors, and co-workers, who were injured in some type of accident, inspires us to continue providing the finest legal services possible in Northeast Ohio.

I became a trial lawyer because it is my passion to help people. I wake up every morning feeling satisfaction that I can help "the little guy" in disputes he or she has with the insurance industry or other corporate giants.

Being a trial attorney allows me to somewhat level the playing field and gives my client a voice – a responsibility and privilege that I take very seriously.

I thank you for allowing me to have represented you, a family member, or friend in the past, and look forward to continuing to champion the cause I so deeply believe in going forward.

Have a happy, safe, and blessed Thanksgiving!

Michael Czack  
The Czack Law Firm

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For Ethical Standards and Legal Ability

