



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***.

*Dear Friends,*

### Putting the “Personal” in Personal Injury

We attorneys are in the service business. We interact with real people who need our help in many different ways. It is a humbling, yet powerful, position to be in.

In this global crisis, people are confused, fearful, and unsure of the future. Be it injuries from an accident, job loss, emotional or financial turmoil, social unrest, etc., many people, including our own clients, need help.

Now more than ever, we have the opportunity to put the “personal” in personal injury. At The Czack Law Firm, we are here for you via phone, email, Zoom, or FaceTime. All of us are trying to convey a compassionate, welcoming, and empowering message of hope to our clients and their loved ones, regardless of your issue or problem.

Yes, we are a personal injury law firm. But helping people now has become more “personal” than ever before. Please never hesitate to reach out for help in any way. While I never took a law school class on handling a global pandemic, compassion, caring, and my legal oath to assist clients to the best of my ability will guide me.

**Michael W. Czack**  
Founder, The Czack Law Firm

**Winter 2020/21**



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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 Negligence
- Construction Site Accidents
- Brain and Spinal Cord Injuries
- Workers’ Compensation and Social Security

## You May Not Be a Millionaire ... ... But You Certainly Can Be Sued Like One

**Do not skimp on auto liability or uninsured motorist coverage. Here’s how to make sure you’re adequately insured.**

Look at the “Declarations Page” of your auto insurance policy. It is the page that shows what specific coverages you have and in what amounts. If your liability coverage is anything less than \$1,000,000 — yes, one million dollars — call your agent and ask this question: “What would it cost to upgrade my liability and UM/UIM (Uninsured Motorist/Underinsured Motorist) coverage to \$1,000,000?”

Your agent will probably suggest you don’t need that much coverage. Politely request again that he or she price the coverage you asked about. Once you



know that cost, ask your agent to price the coverage downward. For example, get him or her to price coverage of \$500,000, \$250,000, and then \$100,000 (if you currently have less than that).

Our prediction is that you will be shocked at how little it will cost you to significantly increase your protection. Then, after carefully looking at your budget, make a choice and buy as much additional coverage as you can reasonably afford.

If you have any questions, please call The Czack Law Firm. We’re here to help!

## Can Mother Nature Be At Fault?



Ice and snow and freezing rain ... wouldn't it be great if you could just not drive at all in the winter? Unfortunately, that's not realistic in Northeast Ohio, and at some point most people have to venture out in bad weather.

Even though a great deal of caution is used when the roads are slick, an accident can be hard to avoid. What happens when extreme weather and road conditions play a part in an accident? Which driver is to blame? Can you place some blame on Mother Nature?

Unfortunately, even if you hit a patch of ice caused by weather conditions, you are still responsible for maintaining control of the vehicle. It may seem unfair to be at fault when ice clearly caused a loss of control, but if you choose to get behind the wheel when driving conditions are poor, it's your responsibility to keep the vehicle under control.

While quite rare, a contractor who did not properly remove ice or snow from a roadway could be found liable for injuries if it can be proven that the company/person acted in negligence. If you've been injured in a highway snow or ice accident, call The Czack Law Firm to discuss your case.



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The Czack Law Firm, LLC

*Thanks for the referrals!*

## Your Referrals Are the Foundation of Our Practice

Look at the back cover of your local telephone directory, the side of a city bus, or the billboards along the interstate and you are likely to find law firm advertisements. Legal ads inundate your favorite television programs, radio sports talk shows, and invade the internet with tasteless and intrusive "paid for" messaging in an undying effort to win your business.

Most of these advertising campaigns are more glitz than substance. Attorneys and law firms located out of state are soliciting Ohio cases. Their goal is to sign up the case and then refer it to a local attorney with whom they have struck up a deal.

Since its founding, The Czack Law Firm has implemented a **strict no-advertising policy. The firm is aggressive in the representation of its clients, not aggressive advertisers. It seeks to gain new clients the old-fashioned way — by earning them!**

Northeast Ohio boasts many excellent law firms and attorneys both on the plaintiff and defense side. The Czack Law Firm is proud to be a part of this great legal community. The firm has used its talents and resources in the area of personal injury to successfully battle international pharmaceutical companies, national trucking firms and their logistic providers, world-class hospitals and their physicians, and multibillion-dollar insurance companies on behalf of its clients.

**Referrals sustain our practice. This is why we are so grateful for your referral of new accident cases.** Thank you for the confidence you have in our firm and our capabilities. Keep the referrals coming!

