

**SPECIAL
EDITION**

CARAVONA & CZACK

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PRACTICE AREAS

- Personal injury
- Wrongful death
- Medical malpractice
- Auto and truck accidents
- Workers' Compensation
- Nursing home negligence
- Motorcycle accidents
- Railroad and boat accidents
- Premises liability

Auto insurance

Why you may not be adequately covered

Most people spend 20 to 30 hours researching and looking at new cars, but only 30 minutes buying auto insurance. Since most don't understand insurance, drivers often have insufficient automobile coverage to protect their vehicles and families.

Insurance companies—Focused on the bottom line

To an auto insurer, you're a set of "risk factors." See inside for the factors affecting your rates.

Insurance companies work hard to be profitable. They increase premiums, raise deductibles, and reduce liability coverages when they can. They also spend millions lobbying lawmakers to limit the ability of victims of auto accidents, personal injuries and medical malpractice to recover fair and just compensation in courts of law.

Auto insurance agents—Not always there for you

To an auto insurance agent, you're a person and a sale. Most agents provide good coverage and services. But some don't live up to the "we're there for you" messages in television commercials. Everyone has heard insurance-agent horror stories.

Do you have enough auto insurance?

Many who think they have sufficient auto insurance protection learn otherwise after accidents.

One option every driver should purchase is uninsured/underinsured motorist coverage (UM/UIM). Never sign UM/UIM waivers.

UM coverage protects you when a negligent driver in an automobile accident has no insurance. It pays lost wages, medical costs, and other expenses associated with serious injuries.

UIM coverage safeguards you if you are injured by a careless driver who has only minimal insurance. Since UM doesn't apply, the other driver's nominal coverage may not cover injuries you suffer. Your own policy may not cover injuries, either.

Protect yourself

Be sure you have sufficient auto coverage for all your family's drivers. Talk to your auto insurance agent to learn the extent to which your UM/UIM coverages will safeguard you and your family. If they are inadequate, increase this relatively inexpensive protection.



Visit us at www.caravona-czack.com

What you need to know

Shopping for auto insurance



The seven steps in buying auto insurance that will best protect you and your family include:

1. Educating yourself about state auto insurance requirements.
2. Comparison-shopping coverages.
3. Meeting with several insurance agents.
4. Reading the entire policy very carefully.
5. Listing all drivers.
6. Paying premiums promptly.
7. Disclosing past claims.

Types of coverage

Auto insurance policies include several coverage elements, specifically costed out, that you should understand:

Bodily injury liability—protects you against injury, death claims, and legal expenses from an accident.

Property damage liability—covers property damaged by your car in an accident. Since liability covers other parties, almost all states require it.

Medical payments—compensates for injuries your passengers suffer. In some states it's optional. In "no-fault" states, personal injury coverage replaces basic medical compensation coverage.

Uninsured/underinsured motorist protection—pays for your and your occupants' accident injuries from uninsured, inadequately insured, or hit-and-run drivers.

Collision coverage—after you pay the deductible, it reimburses for damage to your vehicle, up to its book value.

Comprehensive—covers physical damage to your car from fire, flood, theft, vandalism, wind, and other nonaccident causes, also with deductibles.

What affects auto insurance rates?

The insurance industry uses data that weigh the following risk factors in calculating your policy payments:

■ **Accidents**—Every fender bender increases a driver's risk quotient.

■ **Age**—Youthful males and older drivers can be expected to have more accidents.

■ **Credit rating**—Lower FICO credit scores translate to higher insurance risk.

■ **Gender**—Women are safer drivers than men.

■ **Location**—Rural drivers are lower risks than urban drivers.

■ **Marital status**—Married individuals are considered safer drivers.

■ **Occupation**—Significant business-related driving increases risk.

■ **Traffic citations**—Every speeding, red-light running, and other traffic ticket raises the risk ante.

■ **Vehicle**—Sporty vehicles are more risky than conservative family sedans. Also, air bags, braking-safety systems, theft-deterrent devices, and other features decrease risk.

■ **Others**—Insurers also factor annual mileage, distance to work, and years behind the wheel into risk assessment.



How about auto insurance

Auto insurer tactics

Insurers are profitable because they increase premiums and deductibles, and then reduce liability coverages whenever they can. Many drivers report abusive and unfair behavior by insurance companies.

Pressure to settle

A woman sustained lifelong, debilitating injuries as a result of an auto accident. The at-fault driver's insurance company tried to pressure her into a speedy, unfair settlement. Incredibly, when she refused, insurance company representatives demanded money from her for the driver who caused the accident. If she disagreed, they threatened to ruin her credit!

Silence from adjusters

A driver didn't hear from an insurance adjuster until two months after a wreck in which she was seriously injured and not at fault. She tried to settle her claim for the amount of her expenses, but was refused. With bills piling up and creditors calling, she finally settled her claim after a year of battling the at-fault insurance company. She was still forced to pay \$2,500 out of her own pocket for damages.



Special considerations

Rental car liability insurance

Personal auto insurance will usually cover you for a rented car. However, you should confirm this with your insurance agent.

Most auto policies provide rental car liability. However, collision damage to rental cars is covered only under a policy's comprehensive and collision coverage. Be sure your auto policy includes these coverages.

Your credit cards may also provide insurance accident coverage. To be eligible, you may have to decline the collision damage waiver (CDW) and charge the full amount of the rental car on your card. Reconfirm that your card issuer offers these services, and review the limitations and exclusions your credit card may impose, such as limited rental contracts and approved rental dealers. If in doubt, purchase the CDW for peace of mind.

Consult an attorney experienced with auto accidents for counsel.

Work-related accidents

Employees injured in auto accidents during employment-related driving customarily have three protections:

■ Workers' compensation benefits. Workers' compensation benefits, such as wage-loss coverage,

often face insurance-company-imposed limitations, so check with human relations specialists. Consult an attorney experienced with workers' compensation for counsel.

■ Personal liability insurance coverage. Be sure your liability and UM/UIM coverages are adequate.

■ Personal injury claims against at-fault drivers. Contact an attorney for counsel.



Auto accident attorneys

No matter how carefully you drive, you can't control other drivers' behavior on the road. Attorneys experienced in representing drivers who have gotten into auto accidents as a result of others' negligence and poor judgment can obtain fair and just compensation in courts of law.

Accident cases

Insurer fails to pay underinsured motorist claim

A pickup truck backed into a car driven by a driver recovering from back surgery. The injured driver's doctor determined that the accident caused the patient's initial disk-fusion surgery to fail, which necessitated two additional surgeries. When the injured driver sued for medical expenses, the truck driver's insurance company refused to pay the full underinsured motorist claim. When the injured driver's attorney filed a bad-faith claim on his behalf, a jury's verdict resulted in a significant award.

Passenger killed by drunk driver

A husband and wife were passengers in a car allegedly driven by a drunk driver who lost control of the vehicle and struck a utility pole. The husband was killed instantly by a section of the pole that entered the car. The defendant pleaded guilty to impaired driving, and the wife's attorney sued for her husband's significant lost income and her own posttraumatic stress disorder. The parties settled prior to trial.



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Here's what you have to choose from...

- "Buying Car Insurance" booklet;
(Our newest 13-page booklet on everything you need to know about auto insurance)
- Ten Things to Consider When Hiring A Lawyer
- Why You Need Uninsured/Underinsured Motorist Coverage
- Key Facts About Health Care Costs
- Why You Should Always Carry an Umbrella...*(Even when it's not raining...)*
- The Complete Will Package Questionnaire
(The first step in creating your Last Will and Testament, living wills, health-care powers of attorney, and general power of attorney)
- Do You Understand Subrogation? *(And why you should care)*
- How Will My Case Proceed? *(What to expect when pursuing a personal injury claim)*

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Changes...

The majority of the attorneys at **Caravona & Czack** have been practicing law in the state of Ohio for well over 20 years. Over that period of time, we have seen numerous changes in the law that directly affect you and your families. The legal arena has changed drastically over the years. Seldom have those changes been in favor of the Ohio consumer—those very people we represent. Your personal rights have been diluted and your ability to recover just compensation for damages caused by a negligent person has become increasingly difficult. It's a problem we deal with for our clients on a daily basis.



How can we help?

Often, the first step to curing a problem is **education**. That's why we are committed to providing our friends, families, and clients a collection of material and other information that we believe is important to you and your families, starting with this, our first special-edition newsletter.

We as a society are relying on our automobiles as our primary means of transportation more than we ever



have before. We are driving more often, farther, faster and starting to drive with greater regularity at a younger age. Quite simply, there are many more people on the roads than in past years. According to the Ohio Department of Public Safety, there were over 358,000 car accidents in 2005 in Ohio alone. Ohio witnessed 1,326 accident-related deaths, nearly one-half of which were alcohol-related. Over 132,000 Ohio residents were injured in automobile accidents in Ohio in 2005. Protection for you and your family has never been more important.

That is why we have devoted our special-edition newsletter to providing you information about **automobile insurance**—what is it, why you should have it, do you have enough and what types of coverage should you have? We'll tell you the things that are important to protect you and your loved ones. We provide that information to you from the consumer's standpoint—not the insurance companies'. Is minimum coverage right for you? How can I reduce my premiums without reducing my protection? What does "per person" and "per claim" really mean? We'll try to explain insurance issues that, often, your insurance agent won't.

No single piece of literature can adequately explain all that you need to know about automobile insurance. That's also why we will provide you with an opportunity to contact us to obtain additional information on specific topics that might be of interest to you.

We hope you find this newsletter informative. More importantly, we hope it causes you to take a moment to review the protection you have for you and your family and decide whether you need to make some changes. The law has changed...have you kept up with those changes?

Finally, we expect that you might have questions. Call us—we're here for you.

Drive safely and drive protected!