



**Kalish  
Law  
Firm**

SUMMER 2021

**SCOTT KALISH  
ATTORNEY AT LAW**

Western Reserve Building  
Suite 405  
1468 West 9th Street  
Cleveland, OH 44113

**(216) 502-0570**

**Fax (216) 502-0569**

**Email:**

**scottkalishcollc@cs.com**

**www.scottkalish.com**

**FREE  
CONSULTATION**

**Practice Areas**

- Personal Injury
- Auto & Truck Accidents
- Workers' Compensation
- Wrongful Death
- Medical Malpractice
- Nursing Home Negligence
- Motorcycle Accidents
- Railroad Accidents
- Premises Liability

**No Fee If  
No Recovery**

**Helping Accident Victims  
Over 25 Years**

**Protect Yourself In Case Of  
Accidents With  
Uninsured Drivers**

**M**any people get in car accidents and are surprised to find out they may receive little or no money for their injuries because the other driver has no insurance or just a small amount.

The number of uninsured drivers on the road is high. Estimates are that 15-20% of all drivers do not carry insurance, and in some states over 25% of drivers are

uninsured. If you're the victim of an accident with an uninsured driver, unless you've taken the proper steps in advance, you may end up having to pay for some or all of your medical and other bills yourself.



You can help avoid this by carrying uninsured and underinsured motorist insurance. Un-

*Continued on other side*

**Benefits You May Receive If  
You Are Hurt On The Job**

**O**n the job injuries are common. If you have an injury or illness due to your job, you may be entitled to receive money under workers' compensation laws. The injury may result from a single act, such as an accident, or it may result from being constantly exposed to activities or substances at work.

Workers' compensation laws help make sure that injured workers have enough money to take care of themselves and

their families while they are out of work. They also help injured workers get well so they can return to work. Almost all businesses are subject to workers' compensation laws.

**Benefits You May Receive**

The heart of the workers' compensation laws is the benefits they provide to injured workers. The employer, not the worker, pays for these benefits. There are different kinds of benefits. The type and seriousness of

*Continued on other side*

## Benefits You May Receive If You Are Hurt On The Job, *continued from other side*

the injury or illness determines which benefits, if any, an injured worker can receive.

Here are the main types of workers' compensation benefits:

■ **Medical care.** These pay for medical treatment needed to restore an injured worker to good health. The cost is paid by the employer or its insurance carrier, so there are no "deductibles."

■ **Temporary disability.** An injured worker may receive tempo-

rary disability benefits if a doctor finds that he or she cannot work because of the injury or illness.

■ **Permanent disability.** If an injury stops an employee from doing any work in the future, these benefits may be received.

■ **Vocational rehabilitation.** If the injury stops the worker from ever doing his or her job but not other kinds of work, these benefits help the worker learn a new type of job.

■ **Death benefits.** These may be available to family members of a worker who dies due to a job.

### Call Us For Help

If you are hurt on the job, call us to find out about your right to receive workers' compensation benefits. There are complex rules about the amount of benefits you may receive and procedures to obtain them. It's vital you act promptly, so you don't lose benefits because you waited too long.



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## Protect Yourself From Uninsured Drivers, *continued from other side*

insured motorist insurance lets you collect money from your own insurance company for accidents with uninsured or hit and run drivers. Underinsured motorist insurance lets you collect money from your own insurance company if the other driver doesn't have enough insurance to pay for all of your injuries.

You should check your auto policies and make sure you have enough of both of these types of insurance, which are usually very inexpensive. Don't risk waiting until an accident happens – then it's too late. By having these insurance coverages, you'll have peace of mind knowing you're protected in case of an accident with an uninsured, underinsured or hit and run driver.



If you are in an accident, please call us. We handle all types of personal injury cases, and we will fight to get you the maximum recovery.

Please also give our name to a friend or family member if they are in an accident.

Thank you for letting us serve your legal needs.