HELPING ACCIDENT VICTIMS FOR OVER 25 YEARS

KALISH LAW

INJURY INSIGHTS

JUNE 2026

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PRACTICE AREAS

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

Summer Orange Barrels are Back

What Every Driver Needs to Know to Stay Safe and Protect Your Rights

Road construction season is in full swing across Greater Cleveland. With statewide work zone crashes climbing to more than 4,400 annually, navigating the orange barrels requires extra attention. (Source: https://bit.ly/4uilKrS)

Protect yourself by following these five steps:

1. Slow Down Early: Reduce your speed before you hit the barrels. Fines are doubled in Ohio work zones.
2. Ditch Distractions: Distracted driving is a leading cause of work zone fatalities. Put the phone away.
3. Merge Early: Last-second merging causes dangerous rear-end collisions.
4. Keep Your Distance: Ensure you can always see the rear tires of the vehicle in front of you.
5. Plan Ahead: Check ODOT or traffic apps before leaving to avoid rush-hour frustration.

Injured in a Work Zone? Know Your Rights

Work zone crashes are legally complex because multiple parties can share liability.
For Drivers: Document the scene thoroughly, tell 911 dispatchers you are in a construction zone, and call a lawyer before giving any insurance statements.
For Road Workers: If you are hit by a vehicle on the job, you aren't limited to just workers' comp. You may be entitled to significant additional compensation through a third-party personal injury claim against the negligent driver.

Don't let insurance companies limit your recovery. If you've been injured, contact Scott Kalish at Kalish Law immediately for a free, no-obligation consultation.

PROTECT YOURSELF WITH UNINSURED MOTORIST COVERAGE

What is Uninsured Motorist (UM) Coverage?

Uninsured Motorist Coverage is designed to protect you, your passengers, and your vehicle if you are in an accident caused by a driver who:

- Has no insurance at all.
- Is underinsured (their insurance isn't enough to cover the total damages).
- Flees the scene of a hit-and-run.

Cont. on reverse side

Uninsured Motorist Coverage *Cont. from front*

Essentially, your own insurance company "steps into the shoes" of the at-fault driver and pays the damages they are legally responsible for, up to your policy limits.

What Does it Cover?

- Medical Expenses & Lost Wages: For you and your passengers.
- Property Damage: Repairs to your vehicle.
- Pain and Suffering: Compensation for your injuries.

Why You Need It

- High Risk: Roughly 1 in 7 drivers on the road are uninsured.
- Hit-and-Runs: It is often your only line of defense if a driver flees.
- Low Cost, High Reward: It is highly affordable compared to the massive financial protection it offers.

The Difference: UM vs. UIM

- UM (Uninsured): The at-fault driver has zero insurance.
- UIM (Underinsured): The driver has insurance, but it is not enough to cover your total damages.

Action Item: Don't wait for an accident to find out you're exposed. Check your policy declarations page today or call your agent to ensure you have adequate UM/UIM limits.

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INJURED AT WORK? DON'T FACE THE CLAIMS PROCESS ALONE

Workplace injuries happen in an instant, but getting the workers' compensation you deserve is rarely simple.

You may be entitled to benefits for medical expenses, lost wages, and job retraining. However, employers and insurance companies frequently dispute valid injuries or attempt to misclassify employees to avoid paying.

Don't navigate this complex process alone. At Kalish Law, we handle the legal battle and protect your rights so you can focus on recovery.

UNITED STATES SEMIQUINCENTENNIAL FUN FACTS

First Fireworks: Philadelphia celebrated the first 4th of July in 1777 with fireworks, bells, and bonfires.

True Date: Though adopted on July 4, 1776, most delegates didn't actually sign the Declaration until August 2.

Eagle vs. Turkey: The bald eagle became the U.S. symbol in 1782—but Benjamin Franklin actually wanted the wild turkey!

KALISH LAW
PERSONAL INJURY & ACCIDENT ATTORNEYS

Call for a free, no-obligation consultation.

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