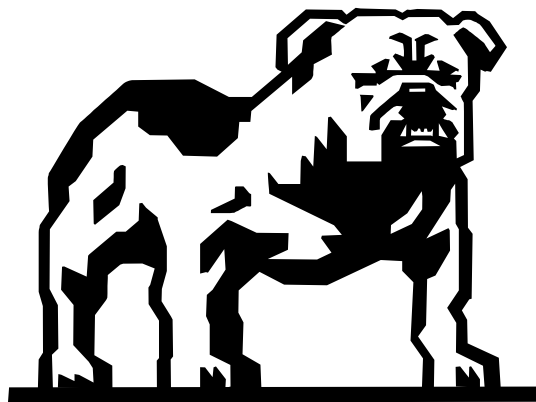


*Here's the Special Report you requested for dog bite victims...*

# **“Special Report Exposes Hidden Inside Secrets Insurance Companies *DON'T* Want You To Know!”**



By

Charles E. Boyk

Personal Injury Law

# **“Hidden Secrets Insurance Companies *DON’T* Want You To Know About Your Dog Bite Injury Claim!”**

Dear Friend,

I’m sure you have heard “dogs are man’s best friend,” there are more than 60 million dogs currently in the U.S, and 40% of all U.S. households own one. For the most part, dogs and humans get along great. Unfortunately millions (yes MILLIONS) of unsuspecting individuals are bitten each year -- some very seriously.

The center for Disease Control reports approximately 4.7 million people are bitten by dogs each year. About 800,000 victims per year require medical treatment. 1,000 dog bite victims per day are seen in hospital emergency rooms and 20 people die annually from these injuries. Dog bite losses exceed \$1 billion per year, with \$345 million paid by insurance.

## **Unfortunately Children Are The Main Victims of Vicious Dog Bites.**

Unfortunately more than half the victims who receive medical attention are small children, most of who are bitten directly on the face. The offending dog is usually owned by the victim's family, a close friend, or neighbor. Dog bites are the third leading cause of visits to emergency rooms today!

For children, dog bites account as one of the highest reasons for emergency room visits than any other activity in this country except playing baseball and softball. Did you know that more than half of the victims who receive medical treatment are children -- most of whom receive serious attacks to the nose, face, and neck? The attacking dog usually is owned by the victim's family, a close friend or a neighbor.

However, if you, your child, or someone you know was recently injured as a result of a serious dog bite, you are probably confused or worried about what steps to take next. You might have questions like:

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1. Who will be responsible for my medical bills?
2. What if I can't return to work right away, who will pay for my lost time?
3. What can I do if the property owner doesn't have insurance?
4. What does pain and suffering really mean?
5. What will the insurance company offer me for my injuries?
6. How will I know that the insurance settlement is fair for my injuries?
7. Do I need an attorney or can I simply settle this matter on my own?

If you or someone you know was involved in a dog bite injury, you need to know your legal rights. You may be able to get compensation for medical bills, future medical treatments, psychological counseling, broken glasses, loss of wages, pain and suffering and disfigurement. But before we get started here are some more eye opening facts.

Dog bites are a growing problem, in fact a 10-year study revealed that the number of dog bites increased by 33%, while the number of dogs kept as family pets only went up by 2%. The property/casualty insurance industry paid \$250 million in dog bite settlements in 1995, \$310 million in 2001, and \$345.5 million in 2002 which is almost a \$100 million dollars in added settlements in a seven year period.

If you, your child or someone you know was seriously injured by a vicious dog bite, then please keep reading this Special Report in its entirety. Hello my name is Charles E. Boyk; I have been helping injured victims as a personal injury attorney in Ohio for more than 22 years. Unfortunately, I see way too many people misinformed about their legal rights following a serious dog bite.

I have seen honest, hard working, unsuspecting people being taken advantage of by uncaring insurance company representatives over the years. That's why I have taken the time to write this informative Special Report, and offer it to you for **FREE!** The truth is you might have heard the same horror stories of how injured people lose what's rightfully theirs because BIG insurance company lawyers intimidated them giving them the wrong information.

Each year I hear of many cases where an injured person is entitled to receive compensation for a dog bite injury, but never take action to submit a claim to get what they truly deserve (and on time would be a miracle) since there is a time limit to open a claim.

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## So, Let's Get Started...

Here are some general rules to help you better understand the legal system regarding dog bites and your options. Your legal rights as a dog bite victim depend on where the attack happened, such as the city, county and state where the attack took place. You see, laws may vary greatly from city to city, county to county, and state to state.

### OHIO LAW FOR RECOVERY

Under Ohio Law the owners or keepers of a dog are liable in damages for any injury, death or personal loss. This is called "strict liability" offense. The only exceptions to this "strict liability" are if the victim was **(1)** committing or attempting to commit a trespass or other criminal offense on the property of the owner/keeper or **(2)** was tormenting, or abusing the dog on the owner's /keeper's property.

Ohio has a criminal "vicious dog" law for dogs that have been declared "vicious" because of their breed (pit bull) or serious prior bites. The law has recently been declared unconstitutional by the Ohio Supreme Court and its future impact is unclear at the present time.

The statute of limitations is the time period to make a claim under Ohio law. The statute of limitations in Ohio to make a dog bite claim (file a lawsuit or settle a claim) is 6 years for adults. The time period for children is 6 years after their 18<sup>th</sup> birthday. Therefore, there are many potential claims for compensation that are neglected due to individuals not understanding Ohio law.

Most homeowners' and renters' insurance policies cover dog bite claims. The only exceptions may be if the dog is specifically excluded under the insurance policy (several prior dog bite claims) or if the attack is intentionally ordered by the dog owner.

In most states an injured dog bite victim can receive a cash award (settlement) from a dog owner because of the state's "dog bite statute." These "dog bite statutes" make the owner of the dog responsible for all bites, even if the dog has never bitten anyone in the past.

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In some instances an injured dog bite victim can recover a settlement from people who, at first glance, appear to have *little or nothing* to do with the attacking dog. As an example, a landlord might be liable if he/she knows that a tenant has a dog that is known to bite people, provided that the landlord has the legal authority to evict the tenant. Another example would be if a day care center allowed a large, aggressive dog to interact with children.

## **So, What Can You Do To Protect Your Legal Rights?**

Everything happens so fast in these situations. Here is a list of steps you need to take to protect your rights.

1. Seek immediate medical attention;
2. Get name and address of any witness or the dog owner/keeper;
3. Make a dog bite report with the dog warden;
4. Take photos immediately;
5. File a police report;
6. The next critical step to take is to contact an experienced attorney who has handled a large number of dog bite cases.

## **What Can A Lawyer Do To Maximize Your Recovery?**

The attorney's job is to maximize recovery for the client, inform the client of all their legal options, and make sure the client is aware of all their medical treatment options. Among the things the attorney can do are:

1. Get professional photos of the dog bite;
2. Get plastic surgeon reports and future plastic surgery cost estimates;
3. Determine the need for referral to psychologist for evaluation;
4. Determine the dog owner/keeper;
5. Determine the insurance carrier and amount of coverage;
6. Obtain police and dog bite reports;
7. Interview witnesses neighbors;
8. Obtain prior dog bite reports of the dog;
9. Investigate the scene;
10. Investigate the dog's prior medical/obedience history;
11. Assess the value of the claim and the best way to achieve that value.

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Dog bites are serious problems here in the United States, knowing your legal rights, and obtaining an experienced attorney can help you protect you and your family.

## **No MIRACLES – Just Hard Work!**

I want you to know that *dog bite* cases require a fundamental “know-how” of who was liable for your injuries. With these types of cases I sit down with clients, and review all the facts surrounding the incident to determine liability. However, you will need a savvy attorney to represent your case to the insurance company.

The tragedy of all of this is there are many people out there who are injured by someone else’s negligence who knew all along that their dog had aggressive tendencies. In some way or another these people are injured all over again by uncaring insurance companies they’re up against.

**NOTICE: BY LAW I MUST INFORM YOU THAT:**

PAST RESULTS ACHIEVED ARE NOT A GUARANTEE OF FUTURE RESULTS. EACH CASE IS UNIQUE AND REFERENCE MUST BE MADE TO THE SPECIFIC LEGAL AND FACTUAL CIRCUMSTANCES PRESENTED.

## **Are You Counting On The Insurance Company To Tell You The ...*TRUTH*?**

The harsh reality is the BIG, POWERFUL insurance companies often try to force injured victims into accepting a lower settlement for their injuries than they truly deserve, being victimized all over again. The truth of the matter is insurance companies are in business to make money, and the less they pay injured victims the more profits they get to make.

There is a strong possibility that the insurance company you will be dealing with will try to get you to accept to a lesser amount for your injuries than you deserve. Many of these cases happen each year where people receive far less compensation than they are entitled to.

## **Please, Don’t Let This Happen To You! Protect Yourself By Discovering Secrets Insurance Companies *Don’t* Want You To Know!**

The first thing I want to tell you is that rigid time deadlines exist in which to make a claim for different types of actions. The failure to act timely to protect yourself can become a complete barrier to your right to recover! The following is a general statement about *some* deadlines for *some* types of cases:

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## **Where Do We Go From Here?**

The most important secret to know to avoid being “ripped-off” by insurance companies is to hire the most competent, aggressive, strong willed and savvy attorney you can find! Because insurance companies can pay *less* than they should, and will try to get away with it if you don’t have a competent aggressive attorney. Being ripped off results in leaving you with less than you truly deserve! The only problem here is there are so many lawyers! How will you know if the lawyer you hired is experienced?

How will you know the lawyer you have is going to be the most *competent, aggressive, strong willed and savvy* attorney you can get? Finally, why do you think insurance companies always try to get injured people to settle their claims without legal assistance from a competent personal injury attorney?

## **Here Is What I can Offer You...**

If this Special Report makes sense to you in any way, then you probably have a few questions. Since you may be uncertain about whether you have a valid claim or what to do about it, I offer a free, one hour consultation and review of your case.

Please call me while this report is still fresh in your mind. I will set aside one full hour to meet with you at no cost and with no obligation! This consultation will allow you to protect your rights and maximize the value of your case. You’ll be able to get all of your questions answered and go forward with confidence and peace of mind.

## **Here’s How It Works...**

First, I will go over the facts of your case with you, ask you questions and review the police report and any photos, medical records, or other papers you may have. Then, when I have a clear understanding of what happened I’ll give you my opinion about your case, including your chances for recovery and any problems I see. Every case is different and I’ll tell you what I think is best for you under your specific circumstances.

I will also explain your legal rights and your obligations. I’ll tell you what papers need to be filed and what reports need to be made. I’ll also explain the entire claims process, so you’ll know exactly what happens from start to finish.

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If the facts are in dispute, I'll tell you what can be done to prove your side. I'll also tell you how to protect yourself from insurance adjusters. They can be tricky. I'll show you how to keep them away from you.

Some lawyers may miss little things that can make a big difference to you. The biggest settlements often go to those who avoid insurance company traps by doing the little things right. I'll give you "*five*" key secrets insurance companies don't want you to know so you get every penny you deserve.

The only thing I won't do is give you an opinion of what your case is worth. It is impossible to evaluate a case until you have recovered from your injuries and all of the medical bills, records, loss of earnings and other evidence are in hand.

Of course, I will also answer all of your questions. This way, you will understand exactly where you stand with your case. Of course, I'll also discuss my services with you.

I'll tell you what I can do for you, should you decide to hire me and explain how the fees and costs work. I am willing to answer any questions you may have about my background and legal experience including the number of cases I've taken to court in front of "live" juries.

As a result of this consultation, you will know what to expect in the coming weeks and months to come. No stone will be left unturned. You will have the information you need to be able to make an informed choice about your case. You'll leave my office more knowledgeable and more confident about the future.

The value of this Audit Consultation exceeds \$200.00. This dog bite injury audit consultation can save or make you thousands of dollars in higher settlement, fewer problems, and untold aggravation. It's yours to keep just for coming in and without cost or obligation of any kind!

Again, the consultation is **100% FREE** and without obligation. There will be no one to pressure you. I treat everyone with the same respect and courtesy I expect in return. You will get a FREE confidential case audit and analysis of your injury claim, and the opportunity to learn your rights, remedies and options available to you. I will tell you the pros and cons of the options available.

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It is my sincere hope that during this interview I can help you find a way to obtain compensation for your injuries, find out if the insurance companies you are up against are withholding benefits from you or whether these insurance companies are pressuring you to make a wrong decision for a quick settlement.

Now, you may be wondering how I earn my money and whether you ever have to pay me an hourly fee. Well, I only get paid when I collect money for my clients who have personal injury claims, and we never require them to pay hourly fees. I only get paid if you get paid. So, I have an incentive to devote my time to your case and fight for your rights to receive the kind of compensation you truly deserve!

### **Here Is My Guarantee To You!**

I will invest my time, my resources and abilities into your case. I will even share the risk of success with you. This is my guarantee of commitment to you. In most cases, I will advance all of the initial costs for your case. Because of this, you will be able to get your case started without paying any money out of your pocket.

**(NOTICE: CLIENT MAY BE RESPONSIBLE FOR EXPENSES IN SOME TYPES OF CASES.)**

Our 6 offices are conveniently located and handicapped accessible. What this means to you is you don't have to inconvenience yourself by fighting downtown traffic or paying for parking and you can get your case started immediately.

### **The Worst Thing You Can Do Is What Too Many People Do...Delay or Do Nothing At All!**

Way too many people have told me they wished they had acted sooner before important witnesses moved and could no longer be found, before delays or gaps in their medical treatment proved fatal to their case. I have encountered many people who have suffered injuries from a dog bite, an auto collision, or those who have been injured at work, but they failed to seek the "right" legal advice.

Some of these people haven't gone to a lawyer because they did not know they had the right to compensation, some were intimidated and some had bad experiences with other lawyers in the past.

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**TO TAKE ADVANTAGE OF MY NO RISK, NO HASSLE OFFER  
CALL 1(800) 637-8170 FOR YOUR APPOINTMENT.**

When you call the office, please ask to speak with me personally to arrange a one-on-one consultation with me for one full hour to discuss your case at no charge. I will be happy to answer your questions, give you the benefit of an objective analysis, and then it's up to you to decide what you want to do.

Even after that, you are under **NO** obligation whatsoever to use me as your attorney! I hope I have made this as easy as possible for you. Thanks again for ordering this Special Report; I look forward to hearing from you!

Very truly yours,

**Charles E. Boyk**

***“Dedicated To Fighting For YOUR Rights!”***

P.S. One last thing, what's the worst thing that can happen to you if you come in to see me during your FREE dog bite audit consultation?

***1. Your medical bills won't be paid? 2. The insurance adjuster will keep calling and harassing you? 3. The doctor's who are now treating you for your injuries will file suite against you because their bills aren't being paid by the insurance company due to their stall tactics they use NOT to pay medical bills?***

– **NO**, these are all the things that can happen by not calling my office to schedule a **FREE** dog bite injury audit consultation. None of those things will happen to you if you come to meet with me. At worst you will find out that I can't help you and you will leave in the same condition that you came in with. At best, we will find that **I CAN HELP** and you'll get the settlement you deserve.

P.S.S. Should you have any questions regarding your potential case or which doctor you should be seen by, I invite you to call me directly, and I will be more than happy to answer any of your questions free of charge without obligation whatsoever. I promise, you won't be disappointed! *One last thing, if you can't get to our*

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*offices, please call to arrange a private ONE HOUR phone conference on MY dime. I think you'll agree that knowing what to do following an accident can put your mind at ease. Just simply pick up the phone and dial 1(800) 637-8170 and my staff will set up a NO cost, NO obligation telephone conference. I promise, you won't be disappointed!*

## **We Have Six Office Locations Serving Northwest Ohio Since 1983**

- Downtown Toledo: 520 Madison Ave., Suite 655, Toledo, Ohio
- West Toledo: 4032 Secor Rd. Suite A, Toledo, Ohio
- South Toledo: 5241 Southwyck Blvd. Suite 225, Toledo, Ohio
- Bowling Green: 121 East Wooster, Suite 255, Bowling Green, Ohio
- Swanton: 110 West Airport Highway, Suite 208, Swanton, Ohio
- Findlay: 612 South Main Street, Suite 101, Findlay, Ohio

**Call us at 1(800) 637-8170; 24 Hour a Day, 7 days a week.**

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