

*Here is the Special Report you requested for Big Rig Trucking Accidents...*

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



By

Law Offices of Charles E. Boyk, LLC  
Personal Injury & Trucking Accident Law

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

Dear Friend,

Thank you for ordering my Special Report, I know you will find this Special Report to be very informative and helpful during this difficult time. I have written this Special Report in plain everyday language avoiding the use of legal words that most attorneys would find difficult to understand.

There are many reasons why trucks cause serious accidents along our road ways:

1. Aggressive drivers
2. Unrealistic schedules
3. Failure to inspect tires, brakes and lights
4. Tailgating
5. Illegally long work-shifts
6. Driver fatigue, boredom, and worst of all cell phone usage
7. Failure to properly use blind spot mirrors to avoid dangerous lane changes
8. Jackknifing
9. Speeding and ignoring posted trucking speed limits

A tractor trailer moving at 70 miles per hour has twice as much momentum than at 50 mph. In addition, motor vehicles are designed under Federal Motor Vehicle Safety Standards to encounter like size vehicles, not 72,000 pound trucks.

On top of all that, add other hazards such as the absence of rear and side bumpers and high front bumpers that blast into passenger compartments. These factors account for the high percentage of serious injuries and deaths in trucking accidents, while the driver of an 18 wheeler walks away from the crash leaving the occupants of cars with nothing but long term suffering and sorrow.

Let’s get started with some eye opening statistics from the Federal Motor Carrier Safety Administration which only tells us a part of the story. In 2001 over 5,000 people died and 131,000 were seriously injured in big rig trucking accidents. Which people?

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Most of them were in cars. That's right CARS!!! Trucks can be 40 times heavier than most passenger automobiles, and in a truck / car / SUV collision, the car / SUV and its occupants sustain most of the damage.

If you or a loved one has recently been involved in a serious big rig trucking accident, I am truly sorry for your loss, you have my sincerest condolences. Based on my experience with other clients, I know what you are going through is extremely painful and difficult.

One of the most important things you can do this very moment is protect yourself, and your family from any further damage being victimized by powerful corporations. That's why I have taken the time to write this comprehensive Special Report that you requested from my 24 Hour Recorded Message Line or Website.

I need to let you know that this might be a painful process, having to deal with defense attorneys who are retained by the insurance company for the trucking company. Maybe you don't want to hear that right now. Maybe it sounds a bit overwhelming, however a good lawyer can guide you through the legal process, and make sure your rights are fully protected getting the settlement money you will need for future medical bills, lost work time, and other damages.

If you or someone you know was seriously injured as a result of a tractor trailer accident, because of someone else's fault, you are probably confused or worried about what steps to take next:

1. Will the medical bills be paid?
2. Will you be paid for the time you lose from work?
3. What do you do if the person operating the rig doesn't have insurance?
4. What if you don't make a full recovery and can't return to work?
5. What will the insurance company offer for your injuries?
6. How will you ever know if the settlement the insurance company is offering you is fair for your injuries?
7. How will you know that the lawyer you have chosen to represent your case competent and will know what to do?
8. How will you be able to know if you don't have a competent lawyer?

If you or someone you care about has any of these major concerns, then please continue reading my Special Report in its entirety. Hello my name is Charles E. Boyk; I have been helping injured victims of trucking accidents 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 Big Rig (Trucking) accidents.

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I have seen honest, hard working, unsuspecting people be taken advantage of by uncaring insurance company adjustors, and representatives of insurance companies for 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 there's because BIG insurance companies intimidated them with the wrong information. Each year I hear of many cases where an injured victim (or family member) was entitled to receive compensation for injuries or wrongful death benefits, but never took the right steps to protect there legal rights getting what they truly deserved.

You may not know this but there are many time limits trucking accident victims face when opening a claim against a trucking company. These days, sitting around waiting to figure out what to do is one of the worst things you can do.

It's hard enough to make ends meet these days then getting seriously injured (or losing a loved one) shouldn't make matters worse. If you or a loved one was recently injured in a serious trucking accident there are some facts big insurance companies don't want you to know.

### **Truck Liability and Trucking Accidents**

Here's what you need to know. Trucking accidents are completely different from most vehicle accident claims because of the federal laws that govern the trucking industry. Federal regulations require that certain evidence must be maintained, but only for a limited amount of time. (That's why reading this Special Report is extremely critical.) For example, the truck driver's log may be destroyed after "six months" if an attorney does not obtain a court order or take immediate action. These important records could be lost forever!

Over the road trucks must also carry various levels of insurance coverage, depending on the nature of the materials they are hauling on the highway. This can create a situation where the trucking and leasing companies may spend months or even years arguing about which insurance company is responsible for compensating injured victims of a trucking liability case. That's why it's so critical that you become informed on what you need to do in order to avoid being victimized by the insurance company.

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## Truck Liability Involving Trucking Companies

When serious big rig accidents occur the first event that will happen is a trucking company claims adjuster will immediately begin to protect the trucking company's interest. By now the designated investigator has already started to collect evidence to defend (what's commonly referred to as minimize) the claim against the trucking company.

In addition, the trucking company may attempt to steer you away from legal counsel, because trucking companies know that if you retain a trucking accident attorney, you are more likely to receive a larger and just settlement (it's a fact)!

I can't emphasize this enough that you should NOT speak to anyone or sign any legal document until you fully understand what's going on, and the first step is by reading this Special Report. As anything you say can be used against you in a court of law, should your case go to trial.

Studies have shown that driver fatigue plays a large role in big rig crashes and that truck drivers are more likely to cause catastrophic accidents after many long hours of driving. The U.S. Department of Transportation's Federal Motor Carrier Safety Administration (FMCSA) implemented new rules back in 2003, even though truck drivers united to protest the rules.

Surveys reveal that many drivers of large trucks violated the old regulations on hours of service; it is yet to be determined whether there is widespread compliance with the new regulations.

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

The harsh reality is **BIG, STRONG, and POWERFUL** insurance companies often try to force injured victims and their families to accepting a lower settlement for their injuries (or loss) than they truly deserve, being victimized all over again. The truth is insurance companies are in business to make money, and the less they pay accident claims the more profits they get to make.

Please don't let this come as a surprise to you, but there is a strong possibility that the insurance company

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you are now dealing with will try to get you to accept to a lesser amount than you deserve. Many of these cases happen each year with hundreds if not thousands of people recovering with far less than they are entitled to receive.

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

The first thing I want to tell you is there are rigid time deadlines in which to open 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:

- **Motor Vehicle Accident:**                      **2 years in Ohio for adults**
- **Trucking Accident:**                              **2 years in Ohio for adults**

**(WARNING: THESE ARE GENERAL STATEMENTS OF LIMITATIONS. THERE ARE MANY EXCEPTIONS AND YOU SHOULD CONSULT AN ATTORNEY CONCERNING YOUR PARTICULAR CLAIM AND THE APPLICABLE STATUTE OF LIMITATIONS AND ANY AVAILABLE EXCEPTIONS.)**

## **If You or a Loved One Was Recently Injured In Big Rig Trucking Accident, By Someone Else's Fault What Are You Entitled To?**

I want you to know that if you are injured through no fault of your own but by someone else's negligence, Ohio law entitles you to recover various types of damages:

1. **Pain and Suffering:** Ordinarily, the most "valuable" element of your bodily injury claim is the right to compensation for physical pain and mental anguish you have suffered and will endure in the future because of your injury. These general damages are in addition to and may be far more than the amount of your lost earnings and medical expenses.
2. **Loss of Earnings:** You are also entitled to recover the loss of earnings while you suffered from your injuries. Thus, wages, commissions, bonuses and all other earnings and fringe benefits are recoverable.
3. **Future Loss of Earnings:** If your injuries permanently limit your ability to earn, you can recover the value of the reduction in earning capacity with reasonable probability which will occur in the future. These damages compensate you for your lost earning power over the remainder of your working years.

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4. **Death:** Damages for “wrongful death” are available for the wife, husband, parent and child of the deceased person. Sometimes, persons related by blood or marriage, who were dependent upon the deceased, may recover. Damages are not limited to economic loss and may include damages for mental anguish, emotional pain and suffering, loss of society, companionship, comfort, protection, marital care, parental care, attention, advice, counsel, training, guidance or education. Damages are available for the deceased’s estate as well.
5. **Disfigurement:** If the injury causes scarring or other unsightly marks, you are entitled to recover for the disfigurement and humiliation or embarrassment associated with the disfigurement.
6. **Damage to Marital Relationship:** Serious injuries to one spouse may cause damage to the marital relationship. If this occurs, you are entitled to recover for the loss of society, affection, assistance, conjugal fellowship and loss or impairment of sexual relations that occurs.
7. **Damage to Your Vehicle or Other Personal Property:** You are entitled to be made whole for any damage to your personal property. When they can repair your vehicle, you are entitled to recover the reasonable cost of restoring the vehicle to its condition before the collision. In addition, you may recover the cost of substitute transportation necessarily incurred while they are repairing your vehicle.

(WARNING: CHANGES IN THE LAW CONCERNING DAMAGES OCCUR FREQUENTLY. YOU SHOULD CONSULT WITH AN ATTORNEY WITH RESPECT TO THESE CHANGES.)

## 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!**

Why do you think insurance companies always try to get injured people to settle their claims without legal assistance from a competent lawyer who understands how trucking companies think?

*Because they can pay far less than they should and get away with it, leaving you with less than you deserve!*  
The only problem here is there are so many lawyers to choose from! How will you know if the lawyer you hire 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?

## Here Is What I Have To Offer...

If this Special Report makes sense to you in anyway, then you probably have a lot of questions you want

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answered. Since you may be uncertain about whether you have a valid claim or what to do about it, I offer a free, one hour private Trucking Accident “Audit” Consultation to review your case with no obligation whatsoever.

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Please call me while this Special Report is still fresh on your mind. I will set aside one full hour to meet with you at no cost, and without obligation! This consultation will allow you to protect your legal rights while maximizing your claim. You will be able to get all of your questions answered and go forward with confidence and peace of mind.

## **How It Works...**

First, I will review the facts of your case with you; ask you lots of questions, review police reports, investigative reports, photos, or other documents you may have. Then, when I have a clear understanding of what actually happened I will give you my professional assessment of your case, including your chances of a just settlement and any future problem I may see.

I must warn you that every case is different, with different facts, and circumstances and I will tell you what I think is best for you under these specific circumstances. I will also explain your legal rights and obligations.

I will tell you what documents need to be filed, and what reports need to be made. I will also explain the entire claims process, so you will know exactly what happens from start to finish.

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

The key here is you don’t want to leave any stone unturned missing some critical evidence that can make a big difference to your case. The biggest settlements often go to those who avoid insurance company traps by doing the little things right (the first time).

The truth is you only get one shot at presenting the merits of your case, so you better make sure everything is done RIGHT!!! During your initial case audit consultation I will share “five” key secrets insurance companies don’t want you to know so you get every penny you rightfully deserve, so justice can be served!

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The only thing I won't do is give you an opinion of what your case is worth. It's impossible for anyone to evaluate a case until you have recovered from your injuries, and all of the medical bills, treatment records, loss of earnings, and other critical 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 claim injury (or loss) against the trucking company. Of course, I will discuss my services with you.

I'll tell you what I can do for you, should you decide to retain me to represent you and your family during this difficult time explaining how the fees and costs work. I am willing to answer any questions you might have about my background and legal experience including the number of cases I have taken to trial in front of "live" jury.

As a result of this free audit consultation, you will know what to expect in the coming weeks and months. 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 confident about the future.

The value of this Trucking Accident "Audit" Consultation exceeds \$200.00. Again, the consultation is **100% FREE** with no obligation whatsoever. 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 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 that are available to you.

It's my sincerest hope that during this Trucking Accident Audit Consultation I can help you find a way to obtain just compensation for your injuries, (and /or family loss) find out if the insurance company you are up against is withholding benefits from you or whether the insurance company is pressuring you to make a wrong decision for a quick settlement.

Now, you may be wondering 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 we have a successful verdict. So, I have an incentive to devote my time, energy, and resources to your case fighting for your rights to receive the kind of compensation you truly deserve!

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

I will invest my time, resources, and abilities into your case. I will even share the risk of success with you. This is my guarantee and 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 most are 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, or critical evidence was no longer available (destroyed), and could no longer be found proving fatal to their case. I have encountered many people who have suffered injuries from serious trucking accidents and failed to seek the "right" legal advice.

Some of these people never went to a lawyer because they didn't know they had the right to compensation, some were intimidated, and some had bad experiences with other lawyers in the past.

**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 case audit consultation with me for one full hour to discuss your case at NO charge. I will be happy to answer your

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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 soon!

Very truly yours,

Charles E. Boyk

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

P.S. One last thing, if you were not alone during the time of the accident, the other person who was in your car may also want to receive the FREE Trucking Accident “Audit” Consultation as well. Please let our office know if there was more than one person in the vehicle with you at the time of the accident and we will make sure that they receive the same Special Report that you just read.

P.S.S. Here is something I would like you to think about. What is the worst thing that can happen if you come in to see me during your FREE Trucking Accident “Audit” Consultation?

***1. Your car won't be repaired or replaced? 2. Your medical bills won't be paid? 3. The claim rep will who is handling your case will keep calling? 4. Insurance investigators will stop by your home unannounced. 5. The doctor's who are now treating you will file suite against you because their bills aren't being paid by the insurance company due to their stall tactics NOT to pay your medical bills?***

– NO, these are all the things that can possibly happen by not calling my office to schedule a FREE Trucking Accident “Audit” Consultation. None of those things will happen to you if you come to meet with me by the deadline stamped in RED. At worst we will discover that I can't help you and you will leave in the same condition that you came with. At best, we will find that I CAN help and you'll get the settlement you deserve.

P.S.S.S. Should you have any questions regarding your potential case or which specialist 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 or concerns for free and without obligation. *I promise, you won't be disappointed!*

In fact, if you can't get to our offices, please call to arrange a private ONE HOUR phone conference on MY dime. I think you will agree that knowing what to do 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 hassle, and NO obligation telephone conference. *Remember, time could be running out!*

## **We Have 6 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)**

**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. WARNING: CHANGES IN THE LAW CONCERNING DAMAGES OCCUR FREQUENTLY. YOU SHOULD CONSULT WITH AN ATTORNEY WITH RESPECT TO THESE CHANGES.**