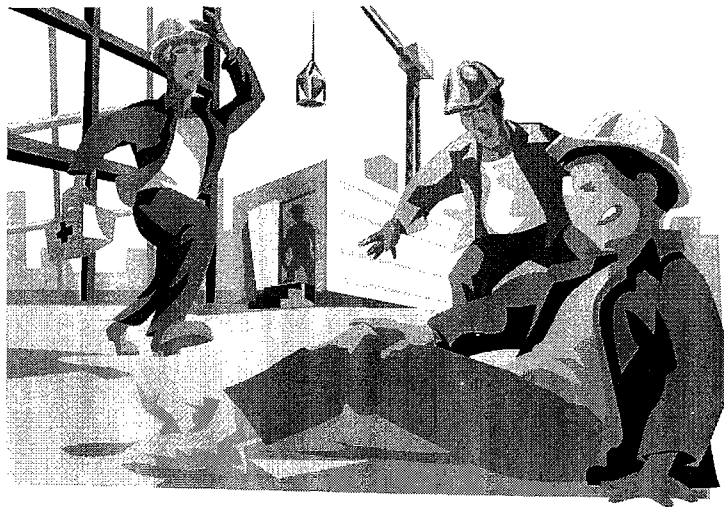


# **“Hidden Secrets Your Employer Hopes You Never Find Out About Opening A Workers’ Compensation Claim”**



**If You Have Been Injured On The Job Then Don't Do Anything Until You Read This Special Report...**

By

Charles E. Boyk

Accident And Workers' Compensation Law

*Special Report Exposes...*

## **“Inside Secrets Employers Don’t Want You To Know About Opening A Workers’ Compensation Claim”**

Dear Friend,

If you have recently been injured as a result of a work related accident (for example: neck, or back injury, slip, fall, eye, or hand injury), you are probably confused or worried about what steps to take next and have lots of important questions on your mind like:

1. Will I be paid for the time I have lost from work?
2. Will my medical bills be paid?
3. Will I be able to see the doctor of my choice or do I have to see a company doctor?
4. What if I can’t return to work?
5. What if my injuries are permanent?
6. Do I really need a lawyer to represent my case, or can I just work this out with my boss?
7. How will I know that the lawyer I’ve chosen to represent my case is the right lawyer for me and will he/she be strong willed and be able to fight for my rights?
8. If I open a workers’ compensation claim will I lose my job?
9. How will I feed my family in the mean time if I’m not able to work?

If you currently have any of these concerns, then please keep reading this Special Report in its entirety, because it will help answer a lot these questions. Hello, my name is Charles E. Boyk I have been a trial lawyer for over 22 years defending the rights of people who were injured on the job. I have represented injured workers on hundreds of workers’ compensation claims in the past 22 years.

Being involved with the legal system, I have seen hard working, honest, unsuspecting people be taken advantage of (that's right, taken advantage of) by uncaring insurance companies, and doctors you are forced to see after a work related injury. Doctors who say, "*you're O.K., it's not that bad, you are not hurt, you can go back to work in a couple of days.*"

If you have been recently injured on the job there are some "facts" you absolutely need to know before you speak to anyone or sign any document. This Special Report details some of the critical facts you want to be aware of in order to ensure you protect your rights.

Over the past 22 years, I have encountered many people who have suffered from all types of work related injuries, some fail to get the "right" legal advice. Some of these people have not gone to a lawyer because they didn't know they have the right to compensation. Some are intimidated meeting with an attorney.

Many people don't want to open a workers' compensation claim because they think that they might lose their job, their health insurance benefits, or their pension.

Each year I hear of dozens of cases where injured workers who are entitled to receive compensation for injuries never took action to submit a claim to get what they truly deserve. In this day and age, *doing nothing at all is one of the worst things you can do.*

## **Please don't let this happen to you...!**

### **How To Avoid Being Taken Advantage Of By Your Employer's Workers' Compensation Insurance Carrier...**

Each year dozens of work related injury claims get lost because the employer doesn't want to open a claim. The employer is afraid that their insurance coverage will be dropped, or they will

have increase premiums. Unfortunately, this kind of news doesn't get too much attention in the local newspaper.

*But it happens all the time!*

When you receive an injury due to the negligence of someone else, choosing to take a few bucks to stay quiet could be the worst thing you can do.

## **So What Can I Do About My Injury Claim?**

The first thing I want to tell you, *free of charge* is that there are certain deadlines to file claims for work related injuries in this state. The following is a general statement about *some* of these deadlines:

- Ohio Workers' Compensation: 2 years from the date of injury to file your claim

Further, the employee should be aware that you can choose your own doctor. The company doctor is not your only choice and most likely not your best choice.

**WARNING:** THESE ARE GENERAL STATEMENTS OF LIMITATIONS. THERE ARE MANY EXCEPTIONS AND YOU SHOULD CONSULT A LEGAL "EXPERT" CONCERNING YOUR PARTICULAR CLAIM AND THE STATUTE OF LIMITATIONS AND ANY APPLICABLE EXCEPTIONS.

### **What Are You Entitled To?**

Generally speaking, under Ohio Workers' Compensation, you are entitled to recover the following damages:

1. Lost Wages: This is called Temporary Total Disability Compensation (TTD). This compensates the worker for lost wages after an initial waiting period.

2. Medical Expenses: You are entitled to have your medical bills paid for medical conditions allowed in your claim. The bills must be reasonable treatment necessary for your allowed conditions.

3. Scheduled Loss (SL): A scheduled loss award is for compensation and loss of use for hearing or vision. A scheduled loss award is based on the loss suffered by the injured worker prior to treatment.

4. Percentage of Permanent Partial Award (PPD): A certain amount of permanent damage may remain as a result of the injury. This impairment may be physical or psychological. A determination is supported by an exam of the Bureau of Workers' Compensation. The employee is allowed their own exam to support their claim.

5. Permanent Total Disability (PTD): This is the injured Workers' inability to perform any employment due to the allowed conditions in the claim. PTD benefits compensate for impairment of earning capacity. A hearing is required and the eligibility criteria is difficult.

6. Wage Loss: Wage loss is to compensate for a loss or decrease in earning as a direct result of restrictions in the allowed conditions of the claim.

7. Violation of Specific Safety Requirements (VSSR): VSSR claims allow injured Workers to receive additional compensation for employer safety violation under the Ohio Administrative Code. An investigation and evidentiary hearing are part of this process.

8. Lump Sum Settlement (LSS): LSS allow the injured employee and employer to settle their claim in full for an agreed amount of money. Negotiation and Bureau approval are required to finalize a settlement.

## So, Where Do We Go From Here...?

In my experience, the only way to avoid being burned alive or taken to the cleaners is to hire the most competent, aggressive and strong willed attorney you can find!

The only problem is there are so many lawyers! How will you know the lawyer you have is going to be the most competent, aggressive and strong willed attorney you can get?

### MYTHS “EXPOSED”

The truth of the matter is if you have been involved in a work related injury, you will only get one chance to get the compensation you deserve. One of the most important decisions you make in your lifetime will be the lawyer you choose to take on this task. That’s why I’m going to expose some of these myths about lawyers. That way you can have a better understanding when you make the decision to choose an attorney for your case.

#### **MYTH #1: EVERY ATTORNEY HAS ABOUT THE SAME AMOUNT OF EXPERIENCE AND TRAINING.**

This has to be one of the biggest myths today. The fact of the matter is experience and training differs greatly from attorney to attorney. Some attorneys may have years and years of experience drafting wills, and shuffling papers in real estate transactions. Why would you want that lawyer representing you in your workman’s compensation case?

The lawyer that you will hire for your workers’ compensation case should have a “proven” track record of resolutions these type of cases.

**MYTH #2: IF A LAWYER IS ON TV, HE MUST BE GOOD.**

Of course, this is a false statement. Unfortunately, just because a lawyer appears on a TV commercial with an 800 number that spells a catchy word, doesn't make them qualified to handle work related injuries.

Believe it or not, there are some lawyers who advertise on TV, who have *never tried a case!* Some lawyers who advertise on TV don't even appear on the commercial themselves, but hire actors. Or even worse, some lawyers pay a national promotion company to run 1-800 # commercials in their area sending them the calls. Please don't be fooled by those slick commercials. If a lawyer doesn't have the right tools or experience that you're looking for, don't hire him/her.

If you do talk to a lawyer who advertises on TV, then ask him/her the very same questions you would any other lawyer, "How many cases have you taken to jury trial? How many have you won? How many years of experience as a trial lawyer do you have?"

If all a lawyer had to offer was a slick TV 1-800 # commercial, do you want to trust one of the most important decisions of your life to that kind of lawyer?

**MYTH #3: ALL LAWYERS ARE SKILLED IN THE ART OF NEGOTIATING.**

You guessed it, wrong statement again. Some of the worst negotiators I've ever seen have been lawyers! If you've ever dealt with a big corporation, you know they can be intimidating and play hard ball. They don't mess around when it comes to losing money.

You need a lawyer who knows where the weaknesses are in those big companies. The lawyer must be able to negotiate effectively at driving a hard bargain. Someone who has been head to head in hundreds of "high powered" negotiations involving hundred of thousands of dollars every year.

**MYTH #4: ALL LAWYERS HAVE THE SAME ABILITY TO WRITE AND ORGANIZE THE FACTS.**

Absolutely wrong! Some lawyers have so many cases they hardly ever look at the file and they hardly talk to their clients! Just try to get one of those busy lawyers to return your phone call, let alone a quick call from his paralegal. These law firms are what we refer to in the industry as “mills,” “factories” or “assembly lines.” These lawyers hire paralegals to do most of their work.

The bottom line here is, no matter how big or small, your case is important to you! You need to have a lawyer on your side that is 100% committed to providing quality, personal service and detailed attention to all of his clients. A lawyer who will treat your case with the utmost importance *it truly deserves.*

**ONE THING YOU REALLY DON'T WANT IS TO BE  
PRESSURED!!!**

You must be careful in making an “*educated*” guess before choosing the right attorney that can handle your case. You can't make a good decision if you're under the gun being PRESSURED!

One of the reasons I wrote this Special Report was to see if I could help. I would like to tell you about your legal rights, answering all your questions *without pressuring you*. Moreover, I will do this completely free of charge! *Why would I offer you a free of no obligation Injury Audit Consultation?*

Because I feel that we should meet to see how I can help. During this *one-on-one* interview we will talk about your case, about your legal rights, and what course of action should be taken. I'm willing to answer any question you may have about my background, and legal experience including the number of cases I've taken to court in front of “live” juries. It's my sincere hope is that during this interview, I can help you:

- 1) Find a way to get compensated for your injuries.
- 2) Find out if the big insurance companies you are up against are withholding benefits from you.
- 3) Answer your questions

Remember, you are under NO obligation whatsoever; no one will ever pressure you! I don't know about you, but I hate it when I get pressured into doing something I don't want to do.

That's why I won't do that to you. I treat everyone with the same respect and courtesy that I expect back in return. As I mentioned earlier, you will not be obligated to me in any way, shape, or form!

I just want to create an open forum where you can speak freely with someone who is an expert in these matters. Offering your legal options and answering any question you may have. I know this must be a difficult time for you.

If this Special Report makes sense to you, then you probably have a few questions. Please feel free to call me while this report is still fresh in your mind. Waiting any longer may cause more stress or concern on your part. I would be happy to get you the information that may ease your mind.

Now, you may be wondering how I earn an income and whether you ever have to pay me an hourly fee. I only get paid when I collect money for my clients who have been injured on the job, and they are never are required to pay an hourly fee. I only get paid if I collect a settlement for you. 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!

I want you to know that you are always free to hire someone else. This happens sometimes, and that's okay. At least you have the information in this Report, and the benefit in knowing that I will answer all your questions when we meet.

If you think this approach is fair and you want to take advantage of this free interview with no obligation, just give me a call and I will personally set a time aside for us to meet.

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 Workers’ compensation audit consultation?

*1. Your employer will fire you?. 2. Your medical bills won’t be paid? 3. The insurance representative who is handling your claim will keep calling? 4. The doctor’s who are now treating you will say you are fine and should return to work?*

– NO, these are all the things that can happen by not calling my office to schedule a FREE Workers’ compensation audit consultation.

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 and without obligation whatsoever. I promise, you won’t be disappointed!

In fact, if you can’t get to our offices, please call to arrange a private HALF HOUR phone conference on MY dime. I think you’ll agree that knowing what to do can put your mind at ease. Just simply pick up the phone and dial **1(800) 637-8170 or (419) 241-1395** and my staff will set up a NO cost, NO hassle, and NO obligation telephone conference. **Remember, time could be running out!**

**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.**

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## ***Referrals – The Ultimate Show of Gratitude***

Frequently, our clients ask how they can express their appreciation for the work we have done. They tell us we made them feel like family – not just some person with a “case.”

This is one of the greatest compliments you can give us.

The truth is, we are grateful to you. We are grateful to you for entrusting us with such an important matter. We promise to do everything in our power to help you achieve the best outcome possible.

And if there is ever an opportunity for you to refer someone to us, we would truly appreciate it. We will also embrace them as part of our family...and make you proud.

We look forward to meeting and exceeding your expectations.

*Charles E. Boyk Law Offices, LLC*

## **WARNING!**

### **“Dog Bite Victim Insurance Company Secrets Exposed In A New Report!”**

Toledo, OH – Free Special Report reveals inside secrets insurance companies don't want you to know about receiving a fair settlement for a dog bite. If you or someone you know was recently injured as a result of a serious dog bite, don't speak to anyone or sign any legal document until you order attorney Charles Boyk's Special Report. **To order your free copy call 1(800) 479-8203 ext. 1086 for a FREE 24 Hour Recorded Message.** Remember, both the call and the report is free so call right NOW!

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## **WARNING!**

### **“18 Wheeler Accident Victim Don't Let Yourself Get Ripped Off!”**

Toledo, OH – If you or someone you know was recently injured in a tractor-trailer accident, don't speak to anyone or sign any legal documents until you order attorney Charles Boyk's Free Special Report. This report exposes many inside secrets powerful insurance companies don't want you to know. Don't let yourself be fooled into accepting a quick, easy settlement! **To order your free copy of this Special Report call 1(800) 479-8203 ext. 1087 for a FREE 24 Hour Recorded Message.** Remember not to speak to anyone until you receive your copy of this shocking Special Report.

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