

The Boyk Bulletin

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Attorneys recommend good coverage policies

Regardless of the destination, the most important part of a road trip is keeping your family safe.

In last month's edition of *The Boyk Bulletin*, we brought to light a hidden exclusion in some auto insurance policies that can financially devastate a family in the event of a car accident.

It's called an intra-family exclusion, which means that if the driver of a car causes a car accident and injures his family members, the family would not be protected.

Last month's article on intra-family exclusions in *The Boyk Bulletin* and *The Toledo Blade* sparked a tremendous response.

After speaking with Tom Stone, owner of The Insurance Source in Holland, Ohio we were able to compile a list of things to consider when buying auto insurance.

Here's what he suggests:

1. "Full coverage" doesn't always mean "full coverage"

"People's perception of full coverage is that they are covered for *everything*," Mr. Stone said. "The term is loosely used. Liability including physical damage to the car is what deems full coverage. You can have a liability only policy that may or may not contain an intra-family exclusion."

Even if you ask for full coverage, your policy may still contain an intra-family exclusion.

2. Read your entire policy

Read the policy, even if it seems really boring, including the exclusions under the bodily injury and uninsured motorists sections.

Our attorneys understand that insurance policies can be confusing and hard to understand. That is why we encourage you to send us your declarations page and let our attorneys determine if you would be covered in the event of a serious accident.

3. Purchase good coverage

"It doesn't do much good to have a policy free from an intra-family exclusion, but with low policy limits," Mr. Stone said.

The family would be covered, but if you have low limits, they still will not receive much money to pay their medical bills. With state-minimum coverage, it is not hard to exceed \$12,500 just in an emergency room visit alone in a serious accident.

"It does not cost much more to increase your limits from the state-required minimum," Mr. Stone said. "Even in this tough economy, don't be tempted to lower your limits and cut out medical payments."

4. Contact your attorney for a policy review

Personal injury attorneys like ours deal with insurance liability every day. We see how a poorly chosen policy can cause years of financial and physical

See **Fix the Problem**, page 3

Do you have the right insurance coverage?
We'll review your policy for **FREE!**
Send in the enclosed form today!

FREE Auto Insurance Review

Name _____ Address _____
Phone _____ E-mail _____
Vehicle # (year, make, model) _____ Vehicle #2 _____
Date Insured / Canceled _____
How would you like this form reviewed? Please check one: Mail _____ Email _____
Address to Complete Review Request: Reviewed By: _____
Client Name: _____
Insurance: _____
Underinsured: _____
Medical Payments: _____
Medical Benefits: _____
Comprehensive: _____
Collision: _____
Fire/Theft: _____
Other: _____
(Other Insurances on this Vehicle)

Send Us This Form Along With Your Insurance Declaration Page

Number of Auto Registered: _____
 No Other Available
 Other Auto Policy Available
 Other Auto Policy Available
 Other Auto Policy Available

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Compassion is key when choosing family law lawyer

Divorce can bring emotional and financial devastation to a family, which is why it's important to make sure that you have not only excellent representation, but also a compassionate attorney to walk you through the process.

That is why Attorney Chuck Boyk trusts Sheldon Slaybod with any of his clients who seek advice about divorce or family law issues.

"Sheldon is as good, if not better, than any high-profile, high-price divorce attorney in the area," Chuck said. "The difference with Sheldon is that you not only get the same quality of representation as the big-name attorneys, you also get personal service and genuine compassion."

Attorney Slaybod earned his Bachelor's of Science in Business Management from the University of Buffalo in 1972, then went on to earn his law degree from the University of Toledo in 1975.

Mr. Slaybod has been practicing law for 33 years, and started out as a civil rights and criminal defense attorney.

He realizes that divorce not only affects the husband and wife

Local Business Spotlight

trying to end the marriage, but also the children who are often involved. That is why he handles all areas of family law, including dissolution, custody, visitation, child support, and paternity issues.

"If you have children, their interests should be paramount to your own," he said.

It's not easy going through a divorce, and Mr. Slaybod encourages smart decision making to make the process as painless as possible.

"Each party has a right to fifty percent of the assets that were accumulated during the marriage," he said. "But it is important to try and be reasonable during the time of emotional stress. Try to end your marriage by dissolution."

Mr. Slaybod and Chuck met while playing NBA Fantasy Basketball, and until recently, both practiced in the Spitzer Building in downtown Toledo for years.

"Chuck is an excellent attorney, but

sometimes he is a little too serious," Mr. Slaybod said. "He has a daily plan, a weekly plan, a monthly plan, and a yearly plan. Sometimes I feel that it is my duty to poke a little fun at him."

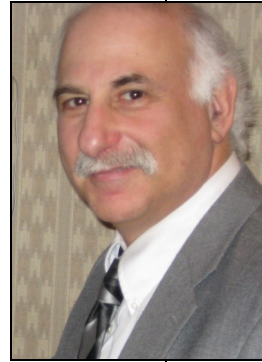
Mr. Slaybod's sons are looking to follow in their parents' footsteps as they pursue their law degrees.

Their parents' firm name is Casey and Slaybod.

"The 'Casey' in 'Casey and Slaybod' is my wife of 23 years, Julia Casey," Mr. Slaybod said. "We have two boys, one who is currently attending Ohio State Law School, and the other who will be starting there in the Fall."

If you or someone you know has questions surrounding family law, contact our office and we would be happy to put you in touch with Attorney Sheldon Slaybod.

Local Business Spotlight is a feature that will run periodically in *The Boyk Bulletin*. If you know of a business you would like to see highlighted, contact Anneke at 419.720.4452 or at akurt@charlesboyk-law.com



Attorney Sheldon Slaybod

Crossword Contest For Kids!

Across

- 1 You may need this if you get caught in number 13.
- 5 Shines bright overhead.
- 7 What you do to your house after winter.
- 10 Green, needs mowing.
- 12 All different colors and shapes, grows in springtime.
- 13 Falls from the sky and helps flowers grow.

Down

- 2 When weather warms up, kids like to ride their _____.
- 3 Colored _____ are hidden for kids to find.
- 4 This furry friend often represents Easter.
- 6 Little yellow baby birds.
- 8 Beautiful colors in the sky after the rain.
- 9 Worms love it, flowers are planted in it.
- 11 _____ showers bring May flowers.



Kudos, Kids!

Congratulations to the following kids who received a movie ticket for completing last month's Word Search!

- Kevin S. Zoey C.
- Aven C. Colleen M.
- Alonzo W. Jared L.
- Samantha E. Taylor B.
- Brooke W. Destinee C.
- Shelby G. Caitlin M.
- Rosalyn W. Brady Y.

Hey kids! Be one of the first five kids to send in the completed Crossword Puzzle, and you could win a movie ticket!

Workplace safety not only good idea, also a protected right

Accidents suffered at work can devastate your life. One second you're working hard on the job, the next you've got an injury that prevents you from working for days or months. In some cases, injured workers never get back on the job.

As the temperatures in northwest Ohio rise, so do the odds for a work-related injury, since many outdoor construction sites reopen, landscaping and lawn care companies have more work, and roads and bridges can once again be worked on.

What many people fail to realize, however, is that if you are injured on the job, you have the right to be paid back for your medical bills, time lost from work, and future wages - regardless if the accident is your fault or not, and regardless of what you do for a living.

Our attorneys see life-altering work injuries all of the time.

"First and foremost, it is imperative to be careful on the job,



wherever you work," Attorney Chuck Boyk said. "But remember that you have the right not to do what your boss or manager is asking you to do if you feel that you would be in danger. We have seen too many cases where clients are injured for doing something dangerous because they were afraid of being fired."

Here are some important tips to avoid a workplace injury:

1. Always follow safety procedures

Know the rules of your workplace, and follow them closely, even if others are not.

2. Wear appropriate safety gear

Goggles, helmets, face masks, gloves, steel-toed boots, and other work-related gear is essential to avoid injury. If your job requires it, wear it. If you feel that wearing a piece of gear that is not required will enhance your safety, wear that, too.

3. Do what you think is safe

While this tip is not meant to encourage workers to disregard authority, it is important for workers not to put themselves in harm's way. If you have a problem with what you are being asked to do, talk to your boss about it. If you can't go to your boss, contact the Occupational Health and Safety Administration at 1-800-321-OSHA. Under federal and Ohio law, you should not lose your job over it.

In the unfortunate event that you are injured on the job, it is important to report the injury right away. Seek medical treatment for your injuries, and file a claim with the Ohio Bureau of Workers' Compensation as soon as possible.

Fix the Problem, cont. from page 1 devastation after a car accident. Avoid the problem by coming to us *before* an accident.

Your attorney can review your policy and let you know what kind of coverage you would have in the event of a car accident.

"It is smart to have at the very least \$100,000 in liability coverage, and \$100,000 in uninsured/underinsured motorist coverage," Attorney Chuck Boyk said. "Buy as much coverage as you can afford."

According to Jeff Traudt, a State Farm agent in Toledo, Ohio, increasing your coverage is very affordable. Adding \$100,000 per person and \$300,000 per accident in underinsured and underinsured motorist coverage to

your policy only increases the monthly premium by about \$3.29. Bump the coverage up to \$250,000 per person and \$500,000 per accident and the cost is only \$6.91 more per month. This coverage would protect you if you were hit by someone who did not have any insurance, or did not have enough insurance to compensate you for the accident.

5. Shop around for auto insurance

We did research on our own policies to find out which auto insurance company had the intra-family exclusion, so we could keep our families protected on the road.

Travelers Insurance and Grange Insurance do not have the exclusion. We also spoke with Nationwide and State Farm and found that they, too, did not

have the exclusion on their standard policy. On the other hand, when we contacted Progressive, we found that they did have an intra-family exclusion that would prevent the injured family from being covered outside of medpay. Allstate, American Family, Geico, and AIG all have the intra-family exclusion also.

If you would like our attorneys to review your auto policy, send back the enclosed form along with your declarations page, and we will mail it back to you with our recommendations.

Mr. Stone of the Insurance Source would also be more than happy to help you choose the proper auto insurance policy for your needs. Contact him at 419.867.0097 with any questions or for more information.

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www.CharlesBoyk-law.com

**New address or phone number? Help us stay current by letting us know!
 Call Anneke at 419.720.4452 or email her at akurt@charlesboyk-law.com**

Angela's Fantastic

Four Layer Bars

Ingredients

- 1 box club crackers (Keebler's)
- 1 cup white sugar • 3/4 cup brown sugar
- 1 1/2 sticks margarine
- 1 1/2 crushed graham crackers
- 1/3 cup milk • 1 1/3 cup peanut butter
- 1 cup chocolate chips
- 1 cup peanut butter chips
- 1 cup chopped nuts, optional

1. Lightly butter a jelly roll pan. Line with one layer of club crackers.
2. Melt margarine in sauce pan over low heat. Add white and brown sugars, crushed graham crackers, and milk; stir until blended.
3. Pour mixture over layer of crackers and spread evenly.
4. Add another layer of club crackers.
5. Combine peanut butter, chocolate chips, and peanut butter chips in separate saucepan and melt over low heat.
6. Pour over crackers and spread evenly. Sprinkle with nuts if desired. Cool before cutting into bars.

Congratulations, Angela Hunker!



Angela won *The Boyk Bulletin's* first Recipe Contest with her awesome

Four Layer Bars! It's the perfect dessert for parties, and they are also a fun, easy treat for kids!

Do you have a great recipe?

Enter April's *Boyk Bulletin* Recipe Contest!

Send your favorite recipe to: Recipe Contest, 405 Madison Ave., Suite 1200, Toledo, OH 43604 or via email to info@charlesboyk-law.com.

Cases of Interest our office is handling

7-month-old baby fractures skull while at day care. Day care workers fail to report injury, and provide no explanation on how baby was injured.

Husband and wife hit semi-truck head on after another driver fails to yield during a turn and pushes them into oncoming traffic. Accident causes surgery and permanent injuries.

41-year-old woman is struck by a driver who ran a red light, causing injuries to her head and hand. She will need carpal tunnel surgery to repair damage to her hand.

29-year-old man is pushed into oncoming traffic while driving a work truck, causing him to suffer a closed head injury, torn ligaments in knee, and the need for surgery.

12-year-old girl suffers broken arm and needs more than 100 facial stitches after a two-vehicle accident.