

The Boyk Bulletin

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We Have Six Offices to Serve You

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Toledo, Ohio 43604
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1.800.637.8170 Toll-free
419.241.8731 Fax

West Toledo

4032 Secor Road
Suite A
Toledo, Ohio 43623

South Toledo

5241 Southwyck Boulevard
Suite 108B
Toledo, Ohio 43614

Bowling Green

121 E. Wooster Street
Suite 255
Bowling Green, Ohio 43402

Swanton

110 W. Airport Highway
Suite 208
Swanton, Ohio 43558

Findlay

612 Main Street
Suite 101
Findlay, Ohio 45840

Hidden policy language can put families at risk

Dear Dale:
I recently caused a car accident in Toledo in which my children were hurt. When I contacted my insurance company about my children's injuries, I was told that they would not be covered under the terms of my policy because they are part of my family. When I signed up for my insurance, I asked for full coverage and I was told that's what I was getting. Can my insurance company do this?

Answer: Not only can your insurance company do this to you, it happens all the time. That doesn't make it right, but the law allows this difficult-to-justify



practice.

At our personal injury office, we see similar situations fairly often. It's tough to tell someone that their insurance company won't cover them for injuries to a family member if they caused the accident because of an intra-family exclusion in the uninsured motorist coverage portion of the pol-

icy. These exclusions typically state that an uninsured vehicle does not mean a vehicle owned by you or any resident of your household.

Insurance companies need to follow a laundry list of state laws when it comes to the language of their policies. But for years, many Ohio legislators seemed willing to dance to whatever beat the insurance-company lobbyists were pounding out. I've never understand why those legislators wouldn't stop and say, "Hey, my family could be financially devastated by this vote." This should be a common sense,

See **Family Safety**, page 3

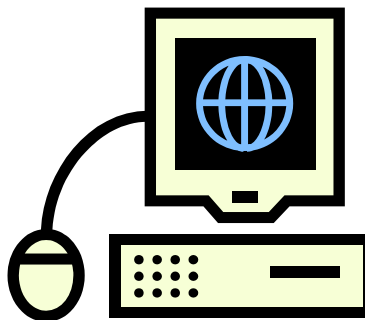
Cast your vote! Office picks best consumer websites

For many people, the Internet has become the single most important resource for help with everything from health to personal finance.

The Internet is also important to the employees in our office.

We asked the staff of Charles E. Boyk Law Offices, LLC to pick the consumer websites they find most helpful in their everyday lives, and why they depend on them.

We have compiled a list that we hope will help you



while you surf the web.

Mint.com - Lindsay

Budget your finances in conjunction with your bank account. It is perfect for keeping track of expenses and deposits all in one place.

WebMD.com - Cynthia

WebMD helps me diagnose any type of medical issue. It covers an array of symptoms, and it helps my family pinpoint what to ask at a doctor's visit.

oboa.us - Sally

I use this website to help clients understand that they have a choice on where to get their vehicle repaired after a car accident. Many people don't realize that they don't have to use the body shop the insurance company tells them to use.

See **Websites**, page 2

Attorney Fred Boyk helps give people a fresh start

Deciding whether or not to file for bankruptcy can be a very difficult and stressful decision for many people.

But Attorney Fredric Boyk helps people see beyond their fears to a place that doesn't involve bill collectors, harassing phone calls, and sleepless nights.

As a bankruptcy attorney, Fred teaches people how to weigh out the options of hanging onto debt or filing to have their debts discharged.

"Do not be embarrassed to recognize reality," Attorney Fred Boyk said of filing for bankruptcy. "Sometimes a financial fresh start is the best thing for a person or family. Many successful people have filed for bankruptcy, including Abraham Lincoln, Larry King, and M.C. Hammer."

It's Fred's no-nonsense, practical attitude that persuaded Attorney Chuck Boyk to invite his brother into his office as an of-counsel.

"Fred has always been a hard

worker, even when we were growing up," Attorney Chuck Boyk said. "He always strived to do his best in school, and he carried that drive into adulthood. That is part of the reason why he is so successful today."

Fred's secretary, Gloria, also enjoys working with Fred.

"Fred is a great boss," Gloria said. "He is very compassionate to his clients."

After graduating *magna cum laude* from the University of Toledo with his Bachelor's degree in 1975, Fred went on to become a Certified Public Accountant and a business owner.

It wasn't until 1993 that Fred decided to become an attorney.

"It is never too late to pursue your goals and dreams," Fred said. "I started law school at age 38, and it was one of the great experiences of my life."

Fred's dream became a reality when he graduated as the valedictorian of his class from the University of Toledo's College of Law.

As a CPA, Fred also helps people with their tax issues.

"When filing your taxes, be organized and careful," Fred said. "It is easy to overlook legitimate deductions or to not take advantage of potential tax credits."

Fred, his wife Kathy, their German Shepherd, Ginger, and two cats, Arthur and Mimi, live in Holland, Ohio.

If you or someone you know needs advice on bankruptcies, contact our office and we can connect you to Fred.

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 Fredric Boyk

Websites, cont. from page 1

Fark.com - Cindy

Fark is the best site to use when you want to read up on interesting and bizarre news from all over the world.

FoxNews.com - Anneke

Whenever I need up-to-the-minute information on news, current events, or opinions, I can depend on Fox News to provide it.

FreeDieting.com - Patsy

This health and wellness site is very simple and filled with a lot of great tips. It also provides meal plans, recipes, and calorie information. It is a great way to watch what you eat.

Facebook.com - Kim

Facebook allows me to communicate with my friends and family from all over the country without using the telephone or email. We can keep up

with each other's lives with pictures, and the site can even help you track down friends you have lost contact with.

freecycle.com - Wade

Freecycle is all about giving away stuff that you would normally sell in a garage sale. On this site, one man's trash is another man's treasure. Everything is free, membership is free, and Toledo has just started a local chapter. You can swap items, or simply give things away. The exchange is made between the parties without using a mail system.

TreasuryDirect.gov - Leslie

The Savings Bond Calculator on this site is perfect for finding out what your savings bonds are worth. It also gives other helpful savings tips.

imeem.com - Mike Bruno

Listening to music helps ease some

of the daily stress that can accumulate at the office. Imeem lets me listen to any song, for free, right at my desk.

DrudgeReport.com - Chuck Boyk

While the opinions on this website don't always match my own, the site provides me with links to numerous other helpful and resourceful websites.

ToledoBlade.com - Dale Emch

ToledoBlade.com lets me catch up on my local news if I don't have time to check out The Blade at home. No local news outlet compares and they do a great job of updating the content throughout the day.

Do you have a great website?

Email it to

**akurt@charlesboyk-law.com,
and we'll feature it in
The Boyk Bulletin.**

The Boyk Bulletin

WORD SEARCH



Hey kids! Be one of the first five kids to send back the completed word search to our office at 405 Madison Avenue, Suite 1200, Toledo, Ohio 43604, and we'll send you a **FREE movie ticket!**

(13-years-old and under, please)

a e e t t n w b y e o f
d s t n j a o t o o l t
n i t e l l u b k y o b
c b m d o f t c l l k b
b r t i h r s e e i w d
e o a c k e l d r m e h
c r m c l e o o r a b c
l e g a l b r i e f s r
i c d r l o n u r b i a
t i n a c o n t e s t m
k p d c b k c u h c e k
i e w o r k i n j u r y

car accident
family
Boyk Bulletin
recipe
website
contest
work injury
law
Free book
March
Chuck
Boyk
Mike
Bruno
Dale
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Legal Briefs
Toledo Blade

Family Safety, cont. from page 1

consumer-driven issue.
Let me give you a fictional example of how a family could be crushed financially as a result of these types of policies. Let's say Bob is driving his wife, Jane, and two kids, Billy and Betty, to the zoo. Bob takes his eyes off the road for a second, runs a red light, and is hit broadside by a truck. The accident causes brain injuries to Jane, who is the breadwinner for the family, and Billy and Betty have serious internal injuries that require weeks of hospitalization.

Bob lost his job recently and doesn't have health insurance, so the hospital bills quickly swamp him. Not only that, but the family has lost Jane's income. Bob thinks he has full coverage, so the kids will have their medical bills covered and get some money for injuries that likely will cause years of pain and expense, and Jane will be compensated for her injuries and loss of income. But intra-family exclusion language related to the uninsured motorist coverage portion of his policy means Jane, Billy, and Betty will get nothing, and this family catastrophe now has a devastating financial conse-

quence as well.

Isn't this why we buy insurance – to protect not only other drivers, but ourselves and our loved ones? Does it make any difference to the real-life Billy and Bettys that the accident was caused by their dad and not some other negligent driver who wasn't insured? Aren't their injuries and losses the same regardless of who caused the accident?

As near as I can tell, insurance companies who have intra-family exclusions justify them in a few ways. One is to help prevent fraud by family members who claim bogus injuries from accidents, staged or real. I'm sure insurance companies also would say that people can bargain for the coverage they want and it holds down premium costs for all of us to not require this coverage automatically.

While I know some claimants are dishonest, most insurance adjusters are smart people who are good at sniffing out bogus claims. And as far as the costs go, I can't imagine premiums would increase in any significant way once the risk to the insurance company is spread out among all drivers. In my opinion, this is about insurance com-

panies stuffing more money in their pockets.

Not all insurance companies write intra-family exclusions as a matter of course. If

you're concerned about this, and you should be, ask your insurance agent to find you a policy that doesn't contain this exclusion. Most agents, especially independent ones, will be more than willing to help you find a policy that protects you and your family.

And if you want to change the law that allows these types of exclusions, write or call your state legislator and the leaders of the General Assembly. It just might make a difference.

Legal Briefs is a question and answer column in the Toledo Blade, authored by Attorney Dale Emch.

It is reprinted by The Boyk Bulletin with permission from The Blade.



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RETURN SERVICE REQUESTED



**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**

Aunt Mary's

Worms & Dirt Dessert

Ingredients

- 2 pkgs instant chocolate pudding mix
- 4 cups of milk
- 1 package Oreo cookies
- 2 containers whipped cream
- 1 package gummy worms

1. Use milk to prepare chocolate pudding according to directions.
2. Crush Oreo cookies in a resealable plastic bag.
3. In a deep, clear serving bowl, layer 1/3 of the Oreos, 1/2 the pudding, and 1 container of whipped cream. Repeat.
4. Top mixture with remaining Oreos.
5. Arrange gummy worms so they are sticking out of the "dirt" you have created. Serve immediately or chill.



Do people rant and rave about your **Ravioli**?

Do your loved ones love your **Lasagna**?

Enter *The Boyk Bulletin's* first **Recipe Contest!**



Send us your favorite recipe, and it could become our next award-winner!

Our secret judges will select the best recipe, and the winner will be featured in *The Boyk Bulletin* and also win \$25!

Recipes can be submitted to Anneke at akurt@charlesboyk-law.com or 405 Madison Ave., Suite 1200, Toledo, Ohio 43604

Entries must be received by March 31, 2009. All contestants will be notified by April 3, 2009.

Cases of Interest our office is handling

50-year-old woman is rear-ended by a drunk driver, causing severe neck and back injuries.

44-year-old man is still hospitalized after nine weeks after being struck by a car while trying to help an accident victim on the side of the road. He will need multiple surgeries to fix his dislocated knees.

56-year-old man falls inside a local gas station due to inadequate warning of hazardous conditions. The fall caused a severe compound wrist fracture and need for surgery.

45-year-old woman uses a defective facial product and develops a staph infection, requiring a week-long hospital stay and permanent facial injuries.

17-year-old passenger is knocked unconscious after the car he is riding in strikes a tree. He suffered a concussion and injuries to his back.