

The Boyk Bulletin

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We Have Six Offices to Serve You

Downtown Toledo

520 Madison Ave
Suite 655
Toledo, Ohio 43604
(419) 241-1395
1-800-637-8170 Toll-free

West Toledo

4032 Secor Rd.
Suite A
Toledo, Ohio 43623

South Toledo

5241 Southwyck Blvd.
Suite 225
Toledo, Ohio 43614

Bowling Green

121 E. Wooster
Suite 255
Bowling Green, Ohio 43402

Swanton

110 W. Airport
Suite 208
Swanton, Ohio 43558

Findlay

612 Main St.
Suite 101
Findlay, Ohio 45840

Underinsured coverage a must

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Ohio lawmakers, for some inexplicable reason, still allow drivers to purchase automobile insurance that provides only \$12,500 in liability coverage.

We often see personal injury cases where the at-fault driver who has injured their client has only the state-minimum insurance coverage - or, far worse, no insurance coverage at all.

That's why it's imperative that you protect yourself and your family by adding uninsured and underinsured coverage to your own auto policy. As the terms imply, policies containing uninsured coverage provide protection in the event a driver with no insurance injures you in an automobile accident.

Underinsured coverage kicks in when the person who hits you has

some insurance, but not enough to cover your injuries. In a situation where a driver is cruising around with only the \$12,500 state-mandated minimum, it's easy to exhaust the policy limits. Anyone who has gone to an emergency room for an injury that requires follow-up treatment for even a relatively short period of time understands how fast the medical bills add up. If the bills climb past \$12,500, you're not going to collect any money beyond that limit unless you have underinsured motorist coverage on your policy.

Someone sustaining injuries that are relatively minor might not have to worry about such low-policy limits. But it's not difficult to imagine a situation where someone has broken bones and muscle and ligament injuries that will keep him or her off work for a long time. Without uninsured or underinsured cov-



Attorney Dale Emch of "Legal Briefs"

erage, the person who had major injuries will never be compensated for his or her medical bills, lost wages, and the pain and suffering caused by the accident. And if the person dies in the accident, his or her family won't be fairly compensated for the wrongful-death claim.

People might be tempted to forego additional insurance coverage because they have health

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School bus seatbelts could prevent serious injury, death

Even though most children ride school buses back and forth to school more than 200 times a year, they don't have seatbelts to protect them.

Ohio law requires that seatbelts be used for all vehicles, but doesn't require the same safety equipment for school buses.

"Every time a bus stops short, kids get smashed against the seat," said Dr. Alan Ross, President of the National Coalition for School

"Every time a bus stops short, kids get smashed against the seat."

-Dr. Alan Ross

Bus Safety.

According to a 2006 study by the medical journal *Pediatrics*, more than 17,000 students are injured in school bus accidents each year in the United States. That is why more and more parents are

advocating for seatbelt installation on school buses. Parents across the country are forming groups to lobby school boards to make seatbelts a requirement for all new school buses purchased, or to install them in buses already being used. At roughly \$7,000-\$9,000 per bus, the cost to install new belted seats is more than many school boards think they can handle. In reality, the cost is only about \$1.50 per child per year, or less

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Distracted driving can prove deadly

Driving while distracted seems to be getting about as much attention these days as driving while drunk. That makes sense since both are inherently dangerous.

Increased popularity of electronic devices such as cell phones and iPods have added to the distractions present in vehicles driven by teenagers. But for the young drivers who are also afflicted with attention deficit disorder, the distractions can prove deadly. More than 26.1 million drivers on America's roads are ages 16-21, according to drivehomesafe.com, a website dedicated to informing teens and their parents about the dangers of distracted driving.



cell phone while driving, as found in a *New England Journal of Medicine's* 1997 study. Since then, cell phone companies have added features like text messaging and cameras that could easily raise that rate.

Although ADHD may be a contributing factor in car accidents involving teens, it does not mean that those without the disorder are immune from the dangers of driving while distracted. Teenage drivers, as reported by drivehomesafe.com, cause 14 percent of all motor vehicle accidents each year. Speeding, loud music, numerous passengers, and alcohol use have all been reasons that teen drivers lose control of their vehicles.

According to *USA Weekend* approximately 2 million children have ADHD. Symptoms include inability to pay attention, hyperactivity, and impulsiveness. When these symptoms are present behind the wheel, the risk of having an accident greatly increases. The danger of having an accident quadrupled for those using a

Keep your teen and others safe on the road by adopting family rules on driving. Know where your teen is going and who will be in the car. Have parents and teens sign a family contract listing driving rules and consequences, including zero tolerance for drinking and driving, speeding or non-seatbelt use.



Racing for a cure

A group of employees from the Charles E. Boyk Law Offices, LLC participated in the 14th annual Race for the Cure on September 30th in downtown Toledo.

We had ten members on our team walking the 5K course, as we joined the more than 17,000 people who came out to support courageous breast cancer survivors.

The Race not only brought together those from Northwest Ohio, but it helped our staff bring our teamwork out of the office and to a good cause.

Underinsured coverage could save money long-term

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insurance that will pay for their medical bills. While that may be true, most health insurance policies have deductibles or only cover a certain percentage of the bill. On top of that, health insurance won't pay anything for the inconvenience, turmoil, and the months or years of pain that a serious car accident can cause.

Ohio used to require insurance companies to offer their customers uninsured and underinsured motorist coverage. The legislature lifted that requirement in 2001. As a consequence, people signing up for an auto insurance policy may never learn that they have an option to

buy coverage that protects them from uninsured and underinsured drivers. Stripping the requirement to inform consumers about uninsured and underinsured motorist coverage combined with the low \$12,500 minimum means many Ohio drivers are potentially at risk of not receiving enough compensation if they're on the wrong end of a car crash.

While it would be nice - or maybe "wise" or "comforting" would be better words - if the General Assembly would protect the little guy, ultimately we all have to be responsible enough to look out for ourselves. Adding uninsured and un-

derinsured motorist coverage to your policy would be a smart move.

You can read Attorney Dale Emch's "Legal Briefs" every other Sunday in the Living section of the Toledo Blade.

FREE MOVIE TICKETS!

The first five people to submit a general legal question in writing to Attorney Dale Emch for consideration in his Toledo Blade column will receive a pair of movie passes!

Mention this ad when sending questions to:

demch@charlesboyk-law.com

or

520 Madison Ave., Suite 655
Toledo, Ohio 43604

A Note to Our Readers Charles E. Boyk Law Offices, LLC has created this newsletter for our clients, friends and colleagues to provide general and practical information. It is not intended for legal advice and should not be viewed as a solicitation. We hope you find this publication to be a helpful and valuable addition to your mail, however, if at any time you wish to be removed from our mailing list, please contact our office at 1-800-637-8170 or via email at boykadvertising@gmail.com.

Insurers play rough game with auto accident victims



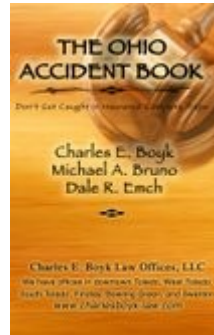
For years, insurance companies have been portraying people injured in an auto accident as greedy cheaters if they hire a personal injury attorney. It's the same story whether you live in Toledo, Ohio, or anywhere else in the country. the little guy - which is most of us - to take on insurance companies. The story speaks to how hard some insurance companies push people who have sustained personal injuries in an accident to settle their cases for far less than they are worth.

That's why it's encouraging when reporters produce stories that reveal how brutal insurance companies can be when handling legitimate claims from people who have been injured in a crash. CNN recently broadcast a story after a lengthy investigation that shows just how tough it is for While the story is illuminating, the insurance companies will continue to put profits over people as long as legislators are willing to put business interests ahead of consumers. That is why it is so important to consult with a lawyer if you've been injured in an automobile accident.

Learn your rights!

Have you or someone you love been injured in a car accident?

Order a **FREE** copy of



The Ohio Accident Book

Call

1-800-479-8203

Ext. 8223

We're moving!

Charles E. Boyk Law Offices, LLC is proud to announce that we will be moving our downtown office this December down the street from our current location to the National City Bank Building, located at 405 Madison Ave, Suite 1200, Toledo, Ohio 43604.



National City Bank Building encourage you to call with any questions.

Our main phone numbers and fax line will stay the same, so you will still be able to reach us at 419-241-1395 or 1-800-637-8170. All of our five other locations around northwest Ohio will remain the same, and as always, we

We make it our personal goal to return your phone calls promptly and to provide you with excellent service before, during and after your case.

Seatbelts & school buses

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than a penny a day, to pay compared the according to the National preventable injury of National Coalition for a child. School Bus Safety.

Since Ohio is not one of the five states mandating seatbelt use, chances are your child does not have a seatbelt to wear on their school bus. Talk to your kids about the importance of school bus safety. Standing at a safe distance from the road while waiting outside for the bus, staying seated at all times during the ride, and following the bus driver's instructions and rules are ways to make the trip to and from school injury-free. School officials are worried about having to purchase more buses, since the seatbelts would drop the bus capacity from three students per seat down to two students per seat. But a California education spokesperson pointed out that most school buses are only 60% full, as reported by the Cincinnati *Enquirer*. The extra cost of seatbelts and the few extra buses needed to accommodate smaller capacities are a minor price

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RETURN SERVICE REQUESTED

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We're on the Web!
www.CharlesBoyk-law.com

Pumpkin Cheesecake

An Office Favorite!

1. Preheat oven to 325°F.

2. Combine graham cracker crumbs, sugar and butter; press firmly on bottom of 9-inch springform pan.

3. With mixer, beat cream cheese until fluffy. Gradually beat in condensed milk until smooth. Add pumpkin, eggs, syrup, cinnamon, nutmeg and salt; mix well. Pour into prepared pan.

4. Bake 1 1/4 hrs or until center appears nearly set when shaken. Cool 1 hour. Cover and chill at least 4 hours.

5. Prepare Maple Pecan Glaze: In medium-sized saucepan, combine 1 c (1/2 pint) whipping cream and 3/4 cup pure maple syrup; bring to a boil. Boil rapidly 15 to 20 minutes or until slightly thickened; stir occasionally. Stir in 1/2 cup chopped pecans. Cover and chill until served. Stir before serving.

6. To serve, spoon some Maple Pecan Sauce over cheesecake. Garnish with whipped cream and pecans (optional). Pass remaining sauce. Store leftovers covered in refrigerator.



Ingredients:

- 1 1/4 cup graham cracker crumbs
- 1/4 cup sugar
- 1/4 cup butter or margarine, melted
- 3 (8 oz) packages cream cheese, softened
- 1 (14 oz) can Sweetened CONDENSED Milk
- 1 (15 oz) can pumpkin
- 3 eggs
- 1/4 cup maple syrup
- 1 1/2 teaspoon ground cinnamon
- 1 teaspoon ground nutmeg
- 1/2 teaspoon salt

Maple Pecan Glaze:

- 1 cup whipping cream
- 3/4 cup pure maple syrup
- 1/2 cup chopped pecans

Cases of Interest our Office Is Handling

Family of three seriously injured after being struck by driver who ran a stop sign, sending their vehicle into a telephone pole.

Toledo worker has his hand severed in crane cable accident. His hand had to be surgically reattached.

Doctor negligently operates on healthy right knee when client is supposed to have left knee surgery.

Yamaha Rhino ATV rollover accident causes a catastrophic leg injury to a 21-year-old man.

2 tons of rubber fall on employee causing severe head and leg injuries.

Nail salon uses unsanitary procedure resulting in staph infection, multiple surgeries, and permanent hand injuries to female customer.