It’s Turkey Time!

Amelia’s Sinfully Rich Sweet Potatoes

Ingredients
(2) 29 oz cans of Bruce’s Yams, drained
3/4 cup sugar
1/4 cup margarine
1 tsp vanilla
3/4 cup evaporated milk

Directions
1. Preheat oven to 375°F. Beat all the ingredients together and pour into a greased 2 quart casserole dish.
2. Combine topping ingredients and mix well until crumbly.
3. Sprinkle over potatoes and bake for 45-60 minutes.

Cases of Interest

8-year-old girl is attacked by a pit bull while visiting a school friend, causing open wound to one hand and cuts to the other, resulting in need for at least 50 stitches and permanent scarring.

50-year-old woman swallows foreign object most likely from restaurant, causing chipped teeth, and broken dishes.

A plane crash takes the lives of six people, including the pilot who attended a fly-in breakfast for charity. We are representing the family members of two victims in the wrongful death suit. (See story on page 3).

27-year-old woman is attacked by a Labrador mix dog, and is bit in the nose, lips, and face, requiring plastic surgery and causing permanent scarring.

What should my Auto Policy Declarations Page look like?*

Policy Coverage

Uninsured/Underinsured Motorist Bodily Injury
$250,000 each person/$500,000 each accident

Liability to Others - Bodily Injury Liability
$250,000 each person/$500,000 each accident

Property Damage Liability
$100,000 each accident

Medical Payments
$10,000 each person

Comprehensive
Depends on value of car

Collision
Depends on value of car

Rental reimbursement
$30 each day/maximum 30 days

*Remember to always buy as much auto insurance coverage that you can afford.
### Overcoming Adversity:

Filing a claim after you have been injured in an auto accident is important not only to get your medical bills paid for, it is also a way to get your life back. Our client Sue Wittman’s life was turned upside down after she was seriously injured in a rollover accident that caused her to spend over a year in a nursing home. Sue came to us after the van she was riding in was struck on the side, forcing the vehicle into a ditch. Her sister and brother-in-law were also injured in the car accident, which took place in December 2007. Multiple surgeries were needed, and Sue almost lost her legs to infections and complications resulting from them. To this day she can only walk approximately 75 feet at a time. But through it all, Sue has been nothing but positive and optimistic. Even when confined to a nursing home bed, she would talk about her friends at the Genesis Retirement Village, the ladies from church, and the unending support of her sister, Carol, and brother-in-law, Russell. Sue is always thinking of other people, even when she should be thinking of herself,” Leslie Rombkowski, our office manager, said. “Anyone would be lucky to have Sue in their life.”

Our office helped Sue get the proper compensation to cover the more than $500,000 in medical bills the accident caused her to incur, and to get back on her feet. The settlement allowed her to get the proper treatment she needed, and let her come home to a house that is completely handicap accessible. The settlement of this case has given Sue financial security for the rest of her life who causes the accident? We never think it could happen to us, but would your family be covered if it did happen?

### Is your family protected?

**Is your auto policy safe from the Intra-family exclusion?**

YES! Nationwide, State Farm, Travelers, Grange are free from the exclusion.

**NO!** Your policy has the exclusion if it is through Progressive, Allstate, American Family, Geico, AIG, and Liberty Mutual.

*Avoid these companies, as they include the exclusion.*

The best way to answer this question is to find out if your policy includes an Intra-family exclusion. An intra-family exclusion is a clause stating the insurance company won’t pay for a family member’s death or injuries if you cause the accident, if they are a blood relative and member of your household. Most insurance companies with the intra-family exclusion argue that they won’t pay because health insurance and medpay help cover those costs. Family members have no control over your actions as a driver. There should be no reason that your children can’t get their medical bills paid in excess of the medpay just because you made a mistake behind the wheel. Most people buy “full coverage” thinking that they are getting coverage for all negligent driving - even if their family member is negligent, until something bad happens and the costs aren’t covered.

*Companies who do have the Intra-family exclusion, based on surveys performed by Charles E. Boyk Law Offices, LLC include: Nationwide, State Farm, Travelers, Grange. Companies who do not have the Intra-family exclusion, based on surveys performed by Charles E. Boyk Law Offices, LLC include: Progressive, Allstate, American Family, Geico, AIG, and Liberty Mutual.*

Still worried about your coverage? The attorneys at our office will review your insurance policy for free to let you know if you have proper coverage. Call Anneke at 419.720.4452 for your form or visit our website to print off a copy: [Auto Insurance Review](http://www.charlesboyk-law.com/library/Auto_Insurance_Review.pdf).