40 years and has represented him for the past 20, said he’s impressed. “It’s great to see the people who fight for our country facing adversity like that with such courage,” he said. Capt. Beat credits his training with his ability to have been through lately, he says he’ll always be ready to redeploy and to serve his country. “I would absolutely go back,” said Capt. Beat. “There’s always a new challenge, always a new obstacle to tackle. It definitely never gets boring.”

Capt. Beat’s left foot was broken in several places, while two others in the vehicle had serious (but non-life threatening) neck and back injuries. All are expected to make full recoveries. After the explosion, Capt. Beat spent time being treated in Germany before returning to the United States. He is currently recovering at the Fort Knox Army Hospital and hopes to be back home in the Toledo area by Thanksgiving.
Tre-Vaughn Moss, a junior at St. Francis de Sales High School in Toledo, was recently awarded the final bike in the 2010 Bikes for Kids contest. He was nominated by the school’s nurse, Kate Malone, ... having difficulties getting to school and the community library to do homework, especially since Toledo Public Schools no longer offers bussing services. Upon finding out that in addition to being a 4.0 student, Tre-Vaughn also aspires to become an attorney, he was chosen to receive a new bike. “I was so excited when I found out I won,” he said. “This makes transportation a non-issue for me.” We are happy to have met Tre-Vaughn and look forward to continuing the contest next year.

Do you like us? Do you really, really like us? Show us! Go to www.facebook.com/CharlesEBoykLawOffices and click “Like” at the top of the page!

Think You Have Full Coverage? You Might Be Surprised

Everyone assumes they have full coverage when it comes to their auto insurance. However, there’s a good chance your insurance doesn’t cover you as well as you think it does.

- People overlap uninsured (UM) and underinsured (UIM) motorist coverage when thinking about their auto insurance. This can be an extremely costly mistake, though; our office has seen too many cases where people do not receive the compensation they deserve because they did not have the right kinds of coverage.

Here is a prime example of why you need to carry high limits of uninsured motorist coverage:

- Our office represented a client who was involved in a serious accident.
- The defendant’s insurance policy had lapsed due to non-payment.
- Our client had the minimum limit of uninsured motorist coverage—$12,500—on his insurance policy.
- Our client’s initial emergency room visit totaled $180,000. However, since the at-fault driver had no insurance, our client’s insurance will only pay for up to $12,500 of costs.
- After his accident, our client had to continue treating at a nursing home.
- Our client is a single father of two children. He is not able to care for his children while he is treating, so they are being cared for by their grandparents.
- Even though our office is fighting to get his costs reduced, as he has accumulated other costs since his initial ER visit, he will be responsible for paying whatever his health insurance does not.

The bottom line, Attorney Chuck Boyk says, is that it is vital to take the necessary steps to make sure you and your family are protected. “No matter what,” he said, “the only person who will look out for you is yourself.”

For more information about ensuring you have appropriate coverage or to be referred to a reputable, trustworthy insurance agent call our offices at (800) 637-8170.

Employee Spotlight

Wade Thompson

College in business management, Wade enjoys playing and watching sports (especially baseball and basketball), listening to music and spending time with his friends.