

The **BOYK** BULLETIN

CHARLES E BOYK
LAW OFFICES, LLC

10 Offices >>> NW Ohio & SE Michigan

THANK YOU FOR MAKING OUR DREAMS COME TRUE!

THANK YOU!

You helped us meet and exceed our 50 Google Reviews goal.

WOW. Words can't adequately describe the joy of slapping those pies in Chuck's face, and we have YOU to thank for it. We hope you enjoy these photos as much as we do. Do yourself a favor and go online to charlesboyk-law.com/pie to see the video. It's epic.

On a serious note, we were overwhelmed by the kind and thoughtful words so many of you shared about your experiences working with Boyk Law. Our goal is for every client to be part of the Boyk Family, and we are feeling the love.

Thank you!

Charles E. Boyk Law Staff



Desmond Strooh hits Chuck Boyk with a pie



Andrea Young holds a meeting with Chuck Boyk



Lisa Blackburn laughs as she pies Chuck



Mike Bruno delivers a pie on behalf of his clients



Bobbi Jo Kovacs rubs it in Chuck Boyk's face



Cynthia Walborn aims her pie at Chuck's face

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AUTO ACCIDENTS • MEDICAL MALPRACTICE
WORKERS' COMPENSATION • DOG BITES
WRONGFUL DEATH • ATV & MOTORCYCLE ACCIDENTS



Toledo Trucker Overcoming Adversity

Brian Eck, a lifelong resident of Northwest Ohio, was driving a truck on July 15, 2020, near Gary, Indiana. Another smaller truck hit him from behind pushing him into a semi-truck.

Brian was life flighted to a hospital in Illinois. The result was paraplegia and being wheelchair bound. Brian has fought through physical therapy and daily home health care to make the best of these tragic circumstances.

Our law firm became involved soon after the accident while Brian was hospitalized in Illinois. We had previously represented him on a small injury case beginning in 2000. The initial problem was locating the Wisconsin defendant and then finding insurance coverage. Another issue arose when another party injured in the accident could not be located. There was a single limit policy which meant the insurance company would not pay until they got a signed release from the missing party. A private investigator found that individual in a remote part of Canada.

We worked with Brian's wife Anita, to brainstorm ways to achieve the best result possible. We negotiated the medical bills down. We established a Special Needs Trust so Brian can keep all his medical and Medicare medical health benefits. We found an amazing real estate agent, so the Ecks were able to purchase a handicap accessible house.

Brian has a fantastic sense of humor. Anita has been a champion in taking care of Brian. The Ecks are working hard to make the best of the cards they have been dealt.



Brian Eck with his wife Anita



Word of Warning: Delivery Drivers

In an ever-changing world, do not expect insurance companies to stand still. This is especially true for anyone who drives his/her own vehicle delivering food as a side gig.

Our client was injured in an accident during a food delivery and was shocked to learn that her insurance policy had a coverage exclusion, "if the car is being used to deliver food for a fee." The exact same exclusion was found within the liability, comprehensive, medical payments, collision, and uninsured motorist coverages. It was as if she was driving without insurance, even though she was current on her monthly premiums. Not all insurers are using this exclusion. Nor are all insurers completely transparent.

What to do? If you use your vehicle to earn extra money on the side:

- **Contact your insurance agent to make sure you are completely covered. Make an appointment to go over the policy.**
- **If you purchased insurance without an agent, go online and review the complete policy for exclusions.**
- **If you learn of such an exclusion, ask if the insurer could add a coverage rider to the existing policy. This would probably increase your premium, but you will be completely covered.**

We are here to help. Let us know if we can be of assistance when it comes to your insurance policy.

Family Dog - Lost & Found After Accident

Here at Charles E. Boyk Law, we know how devastating car accidents can be, from the injuries to the insurance battles and repairs. We also know that furry friends on four legs are more like family. For our clients, the Bratspis family, these two truths combined to create a true disaster on July 31st of this year.

On their way home from a family vacation in New Jersey, they were involved in an accident in Canton, Ohio. In the confusion that ensued, a panicked Lucy, their small terrier mix, took off into the night. The family had to return home for medical treatment, but Brian Bratspis, father of the family, stayed behind to find her, without success.

After five terrifying weeks on her own, Lucy was finally found. She had lost 20% of her total body fat, but was alive and safe. After an emergency vet visit in Ohio, she was on her way home to Arizona.

The Robson family, of Robson Resort Communities, provided Lucy with a private jet, so she could return home quickly, and in style.

Today, the family is still recovering from their harrowing experience, but Lucy seems to be no worse for wear—just elated to be home with her family.

Our offices are still working with the family to ensure they obtain the settlement they deserve for their experience, and we're overjoyed that Lucy made it home safe and sound.



RECIPE: Save the Day with Andi's Superhero Muffins

INGREDIENTS:

- 2 C almond flour/meal, Bob's Red Mill
- 1 C rolled oats (old-fashioned rolled)
- 1/2 C walnuts (chopped)
- 1 C whole cranberries (Or substitute with 2 2/3 C raisins)
- 2 tsp cinnamon (ground)
- 1/2 tsp nutmeg (ground)
- 1 tsp baking soda
- 1/2 tsp fine sea salt
- 3 large eggs (beaten)
- 1 C grated zucchini (grated; about 1 zucchini)
- 1 C grated carrots (grated; about 2 carrots)
- 6 Tbsp butter, grass fed, unsalted (melted)
- 1/2 C maple syrup
- 1 tsp vanilla extract, pure

INSTRUCTIONS:

1. Preheat oven to 350 degrees.
2. Line a 12-cup standard muffin tin with paper muffin cups. In a large bowl, combine the almond meal, oats, walnuts, cranberries or raisins, cinnamon, nutmeg, baking soda, and salt.
3. In a separate bowl, mix together the eggs, zucchini, carrot, butter, maple syrup, and vanilla.
4. Add wet ingredients to dry ingredients, mixing until just combined.
5. Spoon the batter into muffin cups filling each to the brim. Bake until the muffins are nicely browned on top and a toothpick inserted in the center of a muffin comes out clean, about 25 to 35 minutes.



CASES OF INTEREST: NOVEMBER 2021

Man Struck By Car While Waiting On Bike At Intersection

Our client was riding his bike on Robinwood Avenue in Toledo, Ohio. As he waited for traffic, a T-bone accident occurred at the intersection of Robinwood and Bancroft Street. Upon impact one of the cars spun into our client, sending him flying through the air. He was taken by ambulance to the nearest emergency room. He suffered a concussion, four fractured ribs, a broken left arm, a dislocated right arm, and a broken wrist which required surgery and the placement of hardware. Following the accident he was placed in a rehab facility for several weeks and is now facing a long road to recovery.

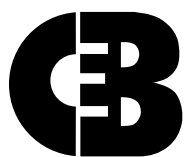
Passenger Seriously Injured From Vehicle Which Failed To Stop

Our client, a 42 year old male, was a passenger in a vehicle traveling on Ayers Pleasant Bend in Highland Township, Ohio. As our client traveled through the intersection, another vehicle failed to stop, smashing into the vehicle our client was a passenger in. The vehicle went off the road, rolling into a farm field and caught fire, causing the vehicle to burn to the frame. Everyone involved in the accident was life-flighted to the emergency room. Our client suffered fractured ribs and a fractured sternum. He was taken off work and is currently undergoing treatment.

Man Loses Part of His Hand That Got Stuck In Machine At Work

Our client was working for an electric supply store when the glove on his left hand got stuck in a machine and pulled his hand in. Our client was life-flighted to St Vincent's emergency room where he underwent traumatic amputation of his second through fifth digits to his left hand, with direct excision of the tattered and torn tissue, and removal of the exposed bone. Our office is pursuing a workers' compensation claim and is investigating whether a violation of a specific safety regulation occurred.





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Open it! Read it! Share it!

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November's Raving Fan of the Month

"I would totally recommend Charles E. Boyk to family or friends! I was in a terrible car accident last year in October. They helped me tremendously to the very end! Everyone is welcoming and friendly." – *Lindraya H.*

Have a positive review to share?

Go to boykreviews.com to tell us about your experience!

Employee Spotlight: **ANGELA SCHUMAKER**



Angela Schumaker

Say hello to Angie Schumaker, our newest Litigation Paralegal! Angie has experience in personal injury and wrongful death law. She loves using her knowledge, skill and compassion to help others while always fighting for their best outcome. She earned her Bachelor of Arts Degree from the University of Toledo and her Juris Doctorate from Thomas M. Cooley Law School. Angie and her husband, Brian, enjoy spending their weekends boating on the lake and watching their two children, Jersey and Cam, participate in various sports.

New Intern Office Dog at Boyk Law

Boyk Law extends a warm welcome to our newest intern, Ellie Mae! As a recent graduate of Cutie-Pie Preparatory School, Ellie Mae is digging right into the big bad world of law here at Charles E. Boyk. Under the careful tutelage of Penny and Dexter, Ellie Mae hopes to land a permanent spot in the lap of a dog-friendly law firm—One a lot like ours!



New address or phone number? Help us stay current by letting us know!

Call (419) 241-1395 or e-mail marketing@charlesboyk-law.com