

The **BOYK** BULLETIN



CHARLES E. BOYK
LAW OFFICES, LLC

11 Offices >>> NW Ohio & SE Michigan

Boyk Law Offices Emphasize Core Values



**COMPASSIONATE
UNITED
RESPECTFUL
ADAPTABLE
TRUSTWORTHY
ETHICAL**

Boyk Law Core Values

These are the six qualities that we feel everybody on the team must possess. We must all be:

1. Compassionate - Compassion is empathy plus action. It is not enough to recognize that somebody is suffering, we need to step in and help.

2. United - We operate as a team. Nobody is above the team, and we serve our one common cause: justice for our clients.

3. Respectful - We owe everyone respect. If we see something inside the firm that is not being done right, we offer criticism from a place of respect. To our clients, it is our responsibility that we respect their wishes.

4. Adaptable - Life does not always go according to plan and work surely does

not either. Everyone on our team is ready and willing to step into a job that requires extra attention from our firm.

5. Trustworthy - Trust is not just telling the truth. It is about being reliable, too. Clients need to trust that we do what we say we're going to do, and we need to be able to count on one another to meet deadlines and make sure the work we do is of the highest quality.

6. Ethical - Doing the right thing is an obvious choice, but sometimes the ethical thing forces us to decline a case that really needs help and expertise. Good ethics require dedication to our work. We operate under the assumption that everything we do is in service to something greater than ourselves, and for our work to mean something, it needs to be our best work.

Every quarter our Leadership Team awards the people on the team who most embody each of these values. In the future, we hope to feature their accomplishments in these very pages.

Last year, our firm went through a transformation. We adopted the Entrepreneurial Operating System (EOS), a self-contained tool for running our business from top to bottom. The general business ideas are nothing new. We have goals, an organizational chart, and a chart that shows whose turn it is to restock the dog treats! But beyond the basic focus of many businesses, EOS asks us to start with a question: What are our company's core values?

CONTACT US TODAY!

**VOLUME 18
ISSUE 8
AUGUST, 2024**

ATTORNEYS

Charles Boyk, Michael Bruno,
Andrea Young, Zackary Shaffer &
Wes Merillat, Sam Bolotin, Fredric Boyk, of counsel

MAIN OFFICE

1500 Timberwolf Dr.
Holland, OH 43528
(419) 241-1395 Main
(800) 637-8170 Toll-free
(419) 241-8731 Fax

Our Newest Location! MAUMEE

1683 Lance Pointe Rd
Suite 104 B
Maumee, OH 43537

BOWLING GREEN

121 E. Wooster St.
Suite 100
Bowling Green, OH 43402

DOWNTOWN TOLEDO

405 Madison Ave.
Suite 1200
Toledo, OH 43604

DEFIANCE

1012 Ralston Ave.
Defiance, OH 43512

FREMONT

219 S. Front St.
Suite 105
Fremont, OH 43420

FINDLAY

612 S. Main St.
Suite 107
Findlay, OH 45840

LIMA

114 N. West St.
Suite 203
Lima, OH 45801

SWANTON

10725 Airport Hwy.
Swanton, OH 43558

WEST UNITY

123 E. Jackson St.
West Unity, OH 43570

WEST TOLEDO

7659 Kings Pointe Rd.
Suite B
Toledo, OH 43617

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



Insurance Tips – Agent v. PI Lawyer – Pt 2: Umbrella Policies, Collision and Gap Coverages



Personal Injury Attorney Chuck Boyk and Trevor Trudeau, owner of the Coyle Insurance agency are looking out for the best interests of their clients. Part two of their conversation focuses on the merits of Umbrella Policies,

Auto damage protection, and Gap Coverage.

“One of my favorite topics is umbrella policies”, says Chuck Boyk. “An umbrella policy is a million dollars, or more of coverage that covers you for liability on your home, your car, or pretty much any other place you could be negligent. I recommend a million dollars in uninsured motorist coverage on top of that. What percentage of people have an umbrella policy, Trevor?”

“I think the stats are under 1-2%, especially in Ohio,” says Trudeau. “My firm takes a consultative approach, so the idea is to understand what their lifestyle is, and what their assets are. Depending on where they are in their life stage, we want to make sure they’re properly protected. If you have a home that’s a large asset, you want to make sure that is protected along with your auto. For an umbrella liability policy, we’re starting to see those pair up a lot more, and so they’ve gone up a little bit in price. For an entire year, they’re going to cost around \$250 - \$300. If you add the endorsement

for the Uninsured Motorist coverage it is going to be an additional \$100 to \$200 per year depending on the company. So maybe like \$500 a year total.”

“From my perspective,” replied Chuck Boyk, “if you are hit by one of the people who has no insurance coverage and you have catastrophic injuries, if you don’t have the uninsured umbrella policy, you’re going to go bankrupt because you’re simply not going to have adequate coverage. And for \$500 to protect you and your family, I think it’s a bargain.”

Trevor Trudeau says, “I completely agree especially if you’re going to pay for the umbrella policy, you might as well pay for something to protect you too.”

“What about collision coverage on your car?” asked Mr. Boyk. “If you have a brand-new car, you need it, but if you have an older car it may be more of a question.”

“I recommend full coverage,” explains Mr. Trudeau. “Because the repair or replacement cost is going to be way higher than your deductible. Most standard deductibles are \$500-\$1000, and that is a lot easier to chew than paying full price to replace your car.”

“A lot of people that don’t have insurance coverage are not good drivers,” replied Chuck Boyk. “If they hit you and you don’t have Collision coverage, you get you get the thrill of buying a brand-new again car on your dime.”

“Exactly!” answered Trevor Trudeau. “You hope everyone’s going to do the right thing, but the hit and run-off opportunities... If that happens to you in a

COYLEINSURANCE

parking lot, you want to make sure you are adequately covered.”

“We agree on that,” says Chuck. “Now, what do you tell your clients about Gap coverage?”

“I recommend it, especially for a new vehicle,” says the insurance agent. “Say you buy a vehicle for \$25,000, that’s what your loan amount is. Once you drive the vehicle off the lot it depreciates, so now the vehicle is only worth 20,000 for fair market value. Gap cover it is going to cover that difference between the 25,000 and the 20,000. Typically you want to make sure you get Gap coverage when you buy a brand new vehicle and have it for at least two to three years because that’s when it’s actually going to pay out so I recommend anyone that has a brand new vehicle to buy it or buy from the insurance carrier because the dealerships is going to charge you 10 - 15 times more than what the carrier will charge.”

“What about with leased vehicles?” asked Chuck.

“I recommend that too,” says Trudeau. “You’re supposed to keep them in good order in good condition, and the whole value of the vehicle is tied to that depreciation, so you want to make sure that you’re covering that entire policy.”

Boyk Law Announces More 2024 Bikes for Kids Winners

Charles Boyk Law is giving away new bikes to deserving kids this summer through our 16th Annual Bikes for Kids Contest. We are excited to reveal our latest winners.

Toneyah was nominated by Shannon Carter, Principal of Ella P. Stewart Academy for Girls, for her outstanding character and resilience. In her Bikes for Kids nomination, Principal Carter wrote, “Despite facing immense challenges, including the tragic loss of her father, Toneyah has exhibited remarkable strength and perseverance, and consistently demonstrates excellence in her academic pursuits, earning commendable grades that reflect her dedication and commitment to her education... Moreover, Toneyah’s compassion and empathy shine through in her role as a supportive friend who stands up for others without hesitation. She embodies the values of kindness and integrity, always ready to lend a helping hand or speak out against injustices when she sees them.”

Amelia was nominated by her mother, who describes her as a “smart, bright, fun, charismatic, outgoing, 4-year-old ball of fire.” Unfortunately, she has a very rare genetic condition called Coats Plus Syndrome with Calcifications and Cysts, or Coats Plus for short. Less than 100 people in the United States share this diagnosis. This incurable condition affects

Amelia’s body through her eyes, brain, and bones. She has already endured laser eye surgery and other procedures, countless blood and genetic tests, MRIs, and been examined by a multitude of specialists, during her frequent visits to Mott’s Children’s Hospital in Ann Arbor, Michigan. Amelia’s mom says, “I have devoted myself to pushing my daughter to beat the odds... This condition does not stop us, it does not define us, and it will not define Amelia. I have made it my mission to make this little girl the happiest she can be.”

Her mother told Boyk Law that one of Amelia loves riding her bike since her dad taught her to ride with training wheels last summer.

Although legally blind in one eye, nothing stops their girl. She’s fearless and ready to take on anything that comes her way. Her family hopes the bike will keep her active and help delay the progression of her condition.

Charles Boyk Law is happy to present both deserving nominees with a new bike. They also received a helmet and bike lock courtesy of Wersell’s Bike Shop and LED wheel lights from Brightz.

Boyk Law’s Bikes for Kids winners will be announced weekly via our website and social media channels. Video profiles of our Bikes for Kids winners are also viewable on our website www.charlesboyk-law.com/boyk-bikes-for-kids/ or www.bikesforkidstoledo.com



Boyk Law Continues Support for Lucas County Dogs

Over a year ago, Boyk Law announced a new partnership with Lucas County Canine Care and Control (LC4) to help families connect with local dogs in need. Since then, Boyk Law has made monthly donations to the Lucas County shelter toward the care and adoption of dogs. We purchased raised platform beds, to provide the dogs with a more comfortable alternative to sleeping on the shelter's cold concrete floor.

Boyk staff and clients raised funds and donated items to create holiday goody bags for shelter residents over the holiday season.

In August of 2023, Charles Boyk Law created a new Adoption Center at LC4, where anyone adopting

shelter dogs could take their first family photos. The adoption center branding helps inform people seeing the



pictures on social media, that the dogs were rescued by their family and friends at LC4.

Boyk Law shared social media posts about dogs available for adoption and encouraged the adoption of the dogs who were in the shelter the longest. Boyk Law recently matched a donation from the Taylor Automotive Family which helped waive adoption fees for over 114 dogs in June.

LC4 Director Kelly Sears tells us. "We get to know these dogs, we care for them every day, but love is not enough. Gifts like this not only provide a practical service to the dogs, but also show our staff and volunteers that they don't carry the entire burden of loving the dogs. It bolsters our spirits and helps make the dog's stay a little easier. That's a great combination, and we are so grateful for our partnership with Charles Boyk Law."

LC4 completed over 1000 adoptions in 2023 and helped another 863 dogs be returned to their owners. They also provided \$104,000 in emergency medical care to area dogs.

Charles Boyk Law is proud to partner with LC4 to encourage our community to adopt these dogs. For more information on how Boyk Law is giving back to our community, visit our website at www.charlesboyk-law.com/charles-boyk-law-cares/



CASES OF INTEREST: AUGUST 2024

UTV Accident Causes Serious Injuries to Client

Our client was a passenger in a Polaris UTV. There were three people in the vehicle, with someone sitting in between the driver and our client. They were riding through the woods late at night. The owners of the property left overgrown plants in the woods and there were no lights on the path.

The driver missed a bridge that traverses a creek. The vehicle fell into the creek, rolling onto its top, and injuring our client. Our client's hair got stuck around the UTV and she was left face down in the creek. Our client was forced to rip out part of her hair to keep from drowning and free herself from the UTV. Williams County Sheriff's Office came to the scene and our client was life-flighted to Toledo Hospital with a broken neck. The doctors found fractures in two of her cervical vertebrae. She also had an injury in her ribs which caused pain when she took deep breaths. There was also pain in her elbow, as well as dizziness, nausea, vertigo, and anxiety.

Charles Boyk and his team received a call from our client's husband regarding representation. They worked with the client to gather information on the accident. We are currently investigating the matter while also helping the client with treatment and insurance.

Mother & Daughter Suffer Broken Bones in Auto Accident

Our clients were traveling northbound on State Route 199 approaching Bays Road. One of our clients was driving, with her daughter sitting in the passenger seat. At the same time, another car was traveling southbound on State Route 199 also approaching Bays Road. The other car began turning left onto Bays Road but failed to yield to our client. They struck our client's car. The Wood County Sheriff's Office responded to the scene.

Our injured clients were transported to Fostoria Hospital by ambulance. The mother suffered a broken leg. She underwent imaging in the Emergency Room. She was diagnosed with permanent arthritis, depression, and a chest injury. Her daughter was also injured, having a broken ankle and pain in her knee, back, neck, and wrist.

They contacted Charles Boyk Law Offices five days after their accident. Charles Boyk and his team got to work helping our clients receive the medical treatment necessary. We will continue to work on their case to get them the fair compensation they deserve.

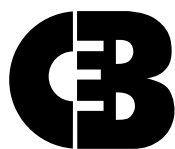
Man Severely Injured After Driver Fails to Yield

While driving east on Sterns Road in Michigan, our client was struck by another car. The other driver was driving westbound on Sterns Road and was attempting to turn on the entrance ramp to US 23 South. They did not yield to our client who had the right of way and struck the front of our client's car. The Monroe County Sheriff's Office responded to the scene and cited the other driver for failure to yield.

Both parties were brought to the hospital by ambulance. Our client was evaluated and found to have a broken sternum, two broken ribs, a partially collapsed lung, and two broken vertebrae. He had abrasions on his body. He stayed three nights in the ICU. Now, our client must use a walker to help him get around. He also wears a heart hugger to help keep his chest in place.

Andrea Young and her team are working diligently to represent our client. Our firm is dedicated to helping our clients receive the compensation they deserve and guiding them through the process of settlements.





**CHARLES E.
BOYK**

LAW OFFICES, LLC



www.charlesboyk-law.com



CharlesEBoykLawOffices



Charles E. Boyk



charlesboyklaw



www.youtube.com/ceboyk

Charles E. Boyk

Law Offices, LLC

1500 Timberwolf Dr.

Holland, OH 43528

Phone: (419) 241-1395

Toll-Free: (800) 637-8170

Fax: (419) 241-8731

August's Raving Fans of the Month

This law office is amazing!! They really assisted me in every aspect that I needed! I highly recommend them to anyone."

– Jenni B.

"Molly was incredibly helpful and very caring." – Libby P.

RECIPE: All-Pro Roasted Corn & Poblano Dip

For a backyard picnic, get together with friends and family, or a tailgate... this recipe is a winner. It's also a wonderful mix to throw on top of grilled chicken, or even in a burrito with eggs!

INGREDIENTS:

- 4-5 ears of corn
- 4-5 large poblano peppers
- 6-8 oz. Creme Fraiche
- 6-8 oz. sour cream
- 1/2 fresh squeezed lime juice
- 2 T mince garlic
- 1 bunch of scallions, diced
- 1 T favorite hot sauce (Sriracha is great)
- pink salt/fresh pepper
- corn chips (Frito's Scoops work best)

INSTRUCTIONS:

1. Blacken corn (parts will still be yellow, just get a nice char on parts of it) on grill. At the same time, make the poblanos black on the outside on the grill.
2. Once corn looks good (not completely black!) take it off to cool. Once the poblanos are almost black the whole way

around, take off grill and put into a zip lock bag - this will 'steam' the blackened 'paper' skin so you can take it off with your hands.

3. After about 10-15 minutes, take peppers out and start to carefully peel the 'paper' off the outside. It should come off fairly easily - and you don't need to be perfect, just get the majority.

4. Once the paper is off, split the pepper, and spread it out flat. Using the backside of a straight knife, gently scrape the seeds and stem out. Then dice pepper flesh into smaller pieces.

5. Cut blackened corn kernels off of cobs.

6. Put peppers, corn, Creme Fraiche, sour cream, lime juice, garlic, salt/pepper, and hot sauce in bowl and mix.

7. Put mixture into cast iron 8-9" skillet (or

roughly 8" pan) and cook until hot and bubbly. It's easier to do this on the grill, FYI.

8. When hot and bubbly, put scallions on with more hot sauce sprinkled around the top. Serve with corn chips.



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

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