

The **BOYK** BULLETIN



CHARLES E. BOYK
LAW OFFICES, LLC

11 Offices >>> NW Ohio & SE Michigan

Charles Boyk Law Offices Tops 1000+ 5-Star Google Reviews



Charles Boyk Law Offices recently earned its 1000th Five-Star Google Review. "This milestone reflects the dedication and commitment of everyone in our firm to provide excellent service to our clients," says Chuck Boyk.

The drive to provide service worthy of 5-star Google reviews from our clients, begins and extends from the corner office to everyone on our staff.

"We work hard to earn those reviews, through communication and excellent customer service. Whether I'm hiring a mechanic or a plumber, I want to know what is going on," says Mr. Boyk. "My clients deserve the same treatment. So, I give them my office number and my mobile number. They know they can call or text me anytime, and I will respond to their questions and concerns immediately," he says.

Here is a sampling of some of our most recent reviews:

"I cannot recommend this firm more. They were kind, attentive, and helpful. Their customer service and follow-through were also incredible. Such an easy firm to work with." – A R.

"I am so glad I put my trust in Chuck, Angie, and Katie for my accident case. They did a phenomenal job and I got more than I expected! Also, they helped me through the whole process

and kept me informed throughout my whole case!" – Alexis H.

"Charles Boyk Law Office has been more than helpful throughout our journey! We loved the whole team!" – Sam T.

"When you're getting bullied by big time insurance companies and need someone to step in and stand up on behalf of you and your family. Chuck Boyk is the man! His team kept us @ ease and updated the entire way. Thanks again Chuck, Tammy and team. My family appreciates your hard work on our behalf." – Jesse G.

"Chuck Boyk and his team were so amazing to my son and I from day one! It took a little over a year to get everything settled and I can honestly say they stayed on top of everything the entire time. Their communication and genuine compassion for my son left such a footprint on this mother's heart and I will never be able to thank them enough for everything they did to help us get through such a devastating time in our lives. Hands down, they are the BEST!" – Nancy C.

"Charles E. Boyk and associates are an amazing team of lawyers. If you are ever in need of a lawyer for a work-related injury, they are the best in the business." – Antoinette T.

"Wonderful experience! 10 out of 10 service!" – Shelby O.

"I would like to thank Mike Bruno and Katie for all their help. They were so amazing and easy to deal with. I was updated as soon as they got the info themselves. I can't express how much I appreciate everything they did for me. Thank you guys for everything." – Bradley N.

"My hats off to Chuck and Cynthia. You 2 make a great team. Thanks for everything!" – Jeremy N.

"Mr. Boyk and Miranda were extremely helpful. They were able to take my accident case immediately, and had it settled within a few months. They let me know what was going on in my case every step and was patient and answered all my questions! I truly appreciated their help, because I had no idea how to handle this situation. I would recommend this law firm." – Tiger S.

Charles Boyk Law Offices thanks everyone who has left a review of our firm. To learn more about Charles Boyk Law and our commitment to customer service, contact our office at 419-241-1395 or visit www.charlesboyk-law.com/reviews/

CONTACT US TODAY!

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Our Newest Location!

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



Attorney v. Insurance Agent: Do You Need Rental Car & Uninsured Motorist Coverage?



Trevor Trudeau

Personal Injury attorneys and Insurance Company representatives are often seated on opposite sides of the negotiating table during car accident cases. Both sides are looking out for the best interests of their clients. One area of common agreement is that their clients protect themselves by making smart decisions regarding auto insurance coverage.

Chuck Boyk has been an accident and injury attorney for 40 years. Trevor Trudeau has served as an independent licensed agent in Ohio for over 10 years and owns the Coyle Insurance agency.

"Trevor, one of my pet peeves is when my clients don't have the correct insurance coverage and the people who injure my clients don't have the correct insurance coverage," says Chuck Boyk. "I thought you and I could talk together and offer people some good advice on how they can protect themselves with smart coverage levels."

"Rental insurance on your vehicle is something that I believe is essential," says Boyk. "I find that it is relatively inexpensive and I get cases all the time where my client doesn't have rental coverage and the responsible party doesn't have it on their policy. What do you tell your clients about rental coverage?"

"I tell my clients it is necessary every time," says Trudeau. "It costs about \$45 for an entire year of coverage, but if you have to pay for a rental car out of pocket, it runs \$40 or more per day so there's no sense in not having the coverage, especially if you only have one vehicle or rely on your vehicle get to work."

"I had a client who has a commercial vehicle," said Boyk. "They were hit by somebody without any insurance. Unfortunately, they are out \$3,000 on rental car expenses coverage and they're screaming like crazy because their trusted insurance agent never mentioned it to them."

"Unfortunately, it happens a lot when people don't know their coverages because they are not talking to their agent on a yearly basis, or at least every two to three years", says Trudeau. "Make sure that you have rental car coverage included on your policy."

"I think you're 100% right", said Chuck Boyk. "The bottom line is, if you have to use the rental coverage once in your lifetime, it's well worth it".

"Another issue that drives me crazy is when my clients do not have uninsured/underinsured motorist coverage", exclaimed Chuck, "which covers you if the person who causes the accident doesn't have insurance



or doesn't have enough insurance. If you're injured in an accident and the other guy only has \$50,000 in coverage, but you have half a million in uninsured/underinsured policy then you potentially have a lot more to cover your expenses. Why don't more people have uninsured/underinsured motorist coverage?"

"Again, a lot of times it's because they're not talking with their agent," says Trudeau. "They may think that they've got full coverage, and that's going to cover them for all their injuries and so they go and opt-in to pay a little bit lesser amount, but they're not getting adequate coverage. Uninsured Motors coverage parallels your primary liability limits so a lot of people opt to go a little bit lower on that amount, which in my mind is not the right way to go. Because when you're paying for insurance, you want to make sure you're covered too."

"When I ask a client about their insurance coverage and they say they have "full coverage", typically what that means is they have the minimum limits under Ohio law which is \$25,000 per person and \$50,000 per accident," says Attorney Chuck Boyk. "If they were hospitalized for a week, the case is already worth six figures, and I may have to explain to them that they're going to get ripped off on this case, because of the insurance coverage. If you go for the bottom dollar price, you're going to get the bottom dollar coverage".

Boyk Law Rewards Initial 2024 Bikes for Kids Winners

Charles Boyk Law has awarded the first of ten bikes we are giving to deserving kids this summer. We will announce one weekly winner via our website and social media channels.

Nakyla was nominated by her teacher at Ella P. Stewart Academy for Girls, who told us about her. "Although she has alopecia and faces struggles every day, Nakyla never lets it dampen her spirits. She has a contagious smile and personality. She is proud of who she is and how she looks. I am so proud of her and how hard she works daily. She deserves a surprise like this".

Nevaeh is 11 yrs. old, and was nominated by her mother. After her family moved to Toledo due to financial difficulties, Nevaeh struggled academically. She finished the year on the Principal's Academic list, joined the Toledo Public School's Young Women of Excellence program, and became active in Girl Scouts. When her mother recently

suffered health issues, Nevaeh stepped in to help around the house without being asked.

Zayden was also nominated by his mom. He was diagnosed with Mild Autism, but he still tries very hard to keep up with his siblings. Zayden enjoys bike riding but struggles with keeping his balance and maintaining control. He has also outgrown bikes that can accommodate training wheels, but Charles Boyk Law presented him with an adult trike so he can continue to ride to keep up with his family and become more independent.

Charles Boyk Law is happy to reward these deserving nominees with a new bike. Bikes for Kids winners also receive a helmet and bike lock courtesy of Wersell's Bike Shop and LED bicycle wheel lights from Brightz.

Video profiles of our Bikes for Kids winners are viewable on our website www.charlesboyk-law.com/boyk-bikes-for-kids/ or www.bikesforkidstoledo.com



Nakyla



Nevaeh



Zayden

Boyk Attorneys Featured in Gridiron Show 2024

For the last 89 years (barring a short hiatus due to COVID-19), the Toledo Junior Bar Association has hosted the Annual Gridiron Show. The Gridiron Show has become a staple of the Toledo Legal Community bringing together generations of legal professionals for a night of comedy and political satire. Each year attorneys, paralegals, and other legal professionals come together and show off their singing, dancing, and acting skills.

While at first glance, the Gridiron may resemble a local talent show, it is much more akin to Toledo's version of "Saturday Night Live". While its entertainment value is the focal point, Gridiron is much more than that to those involved. It is an avenue for local professionals to network and develop relationships and friendships that extend beyond the courtroom.

Those involved in Gridiron know how important the show is to the community, as well as their personal and professional growth. Boyk Law Attorney Zac Shaffer and Andrea Young participated in the Gridiron Show. "As a young attorney just beginning to practice in Toledo and Northwest Ohio," says Zac, "Gridiron gave me an opportunity that other organizations and networking events couldn't. It allowed me to engage peers and colleagues in an informal setting which I believe improved my ability and confidence as a young attorney. Gridiron showed me the personal side of judges and other lawyers, whom I've only ever interacted with in a courtroom or behind a desk. In a career that is premised on adversarial interactions, building relationships through Gridiron allowed me to build my professional network and understand that we all have something more to offer than the esq behind our names."



Andrea Young & Zac Shaffer

RECIPE: Uncle Goose's S'More-Guest-Board for Summertime Campfire Fun

Create a grab-and-go board for use near the firepit this summer. Pile on all of your S'more favorites, like Graham Crackers, Marshmallows, and Hershey bars, but don't forget variations and alternate options. Use flavored chocolates and graham crackers. Try using Fudge stripes, chocolate chip or peanut butter cookies as a different delivery platform for all that deliciousness. Add pretzels or other toppings like fruit and breakfast cereal to your board. What about caramel or peanut butter ice cream toppings? The possibilities are endless.

Crackers

- Various flavored graham crackers
- Chocolate chip cookies
- Peanut Butter Cookies
- Fudge Stripes
- Pretzel thins
- Nilla Wafers

Toppings

- Nutella
- Peanut butter
- Marshmallow fluff
- Caramel
- Hot fudge
- Sliced strawberries & Bananas

Chocolate Options

- Hershey's Milk Chocolate Bars
- Cookies 'N' Cream Bars
- Ghirardelli Squares
- Andes Mints
- Reese's
- White chocolate

- Marshmallows

Arrange everything on a large cutting board or serving platter with the marshmallows in the center.



CASES OF INTEREST: JULY 2024

Man Breaks 20 Bones in His Foot & Ankle in Auto Accident

Our client was travelling east on Wooster Street in Bowling Green approaching the Wood County Hospital. The other driver was traveling southbound in the Hospital's private drive and failed to yield to our client when she pulled out of the hospital's drive. Our client hit the other car, causing damage large enough that both cars were later towed. The Bowling Green police charged the other driver with failing to observe the right of way on a public highway.

An ambulance brought our client to the Wood County Hospital where he reported pain in his ankle, foot, neck, and shoulder. He was diagnosed with a fractured foot and ankle. There were 20 broken bones in his foot and ankle. He currently needs a cane to walk and is still dealing with pain from the incident.

Our firm is pursuing an auto accident claim against the other driver on behalf of our client. Our goal is to get our client the necessary support and assistance to aid in his recovery process and alleviate the financial strain caused by the accident. We are committed to advocating for our client's rights and holding the responsible party accountable for their actions.

Man Breaks Hand & Leg Both in 3 Places in a Motorcycle Accident

Our client was riding his motorcycle southbound on Reynolds Road in Toledo. His friend was riding a motorcycle as well directly next to our client. Suddenly, the two motorcycles collided, resulting in both drivers falling off and sliding on the ground. Both drivers were transported by ambulance to the University of Toledo Medical Center with injuries. Liability is being disputed between the parties.

Our client suffered severe injuries due to the accident. Both his left hand and left leg were broken in three different places. His left ankle was dislocated, and his calf was degloved. He spent 28 days at UTMC, and his injuries resulted in 7 surgeries. He continues to require ongoing treatment for his recovery.

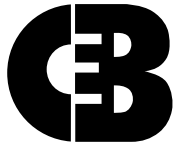
We were able to achieve a pre-lawsuit policy limits offer to settle the case. Our firm is dedicated to working with our clients to help get them the necessary medical care they need and the financial compensation they deserve.

Man Hit by Car Fleeing in a Police Chase

Another car was fleeing the Rossford police going northbound on I-75 at the same time our client was also traveling northbound. Our client moved over into the right lane of the interstate when it was hit by the other car, causing our client to strike a concrete barrier. The other car was speeding an estimated amount of 20mph over the limit. An ambulance transported our client to Toledo Hospital where he was treated for back, chest, neck, knee, and foot injuries. He suffered a fractured neck and was forced to wear a neck brace for 10 weeks minimum.

Following the incident, our client required numerous medical treatments and appointments. Our firm is helping him pursue an auto accident claim against the other driver. We are steadfast in our commitment to advocate for our client's rights and to seek the justice he rightfully deserves.





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MORE OF OUR 5-STAR GOOGLE REVIEWS!

"Chuck and his office were nothing but professional and timely during our entire experience. Communication was a priority for their office. My dad was immobile, and they made deliberate efforts to come to his home to keep my dad safe and prevent any further injury. A special shout-out to Katie! She was amazing, kind and friendly, and was also personable and professional. Thank you for everything!" - Sara H.

"Great law firm. Very knowledgeable in what we discussed, extremely helpful, and Nancy was so amazing for us, going the extra mile to take care of things..." - Rosanna H.

"Andrea Young and Christina were fantastic. Very kind, never judgmental, very knowledgeable. I am very happy I contacted Boyk Law after my accident. They worked very hard to get me a settlement for my injuries. I would definitely recommend Boyk Law for any legal needs." - Pat D.

July's Raving Fan of the Month

"Thank you for helping me through this process. I was involved in an accident while on my way to work when a vehicle ran a stop sign. When I discovered that person did not have insurance I turned to Charles Boyk Law Offices. Andrea Young and Corey helped me with everything."
- Greg S.

Andrea Young Elected to Toledo Bar Association Board of Directors

Attorney Andrea Young was elected to the Toledo Bar Association's Board of Directors.

The online election was conducted May 2-22, 2024. Active and retired members of the Toledo Bar Association received ballots via email and biographies of each candidate were posted on the Toledo Bar's website.

The Toledo Bar Association has over 1500 members, governed by an elected Board of 23 Trustees. Some of the Board members' responsibilities include leadership and advisement, formulation and oversight of policies and procedures, and strategic planning.

The mission of the TBA is to advance the highest standards of excellence for the legal profession and promote the rule of law. The organization preserves and promotes Toledo as a unique place to practice law in a culture of camaraderie, collegiality, competence, and mutual trust.

The Toledo Bar Association also sponsors more than 40 active committees on law reform, court administration, professional ethics, continuing legal education, and other issues.

Andrea Young attended the University of Toledo College of Law and was admitted to the bar in 2017. She has been an active member of the TBA for 7 years and served on the Young Lawyers Committee/ Social Engagement Committee and the Workers Compensation Committee. She will serve a 3-year term on the TBA Board of Directors.



Andrea Young

Charles Boyk Law Offices congratulates the newest members of the 2024-2025 TBA Board of Directors:

President, Adam S. Nightingale
First Vice President, Craig M. Witherell
Second Vice President, Robert C. Tucker
Secretary, Kyle A. Silvers
Treasurer, Jeremiah P. O'Brien

Board of Directors
Rebecca Facey
Hon. Eric A. Marks
Andrea R. Young
Meira F. Zucker

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

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