

Contact us for a free consultation!
304-720-1000

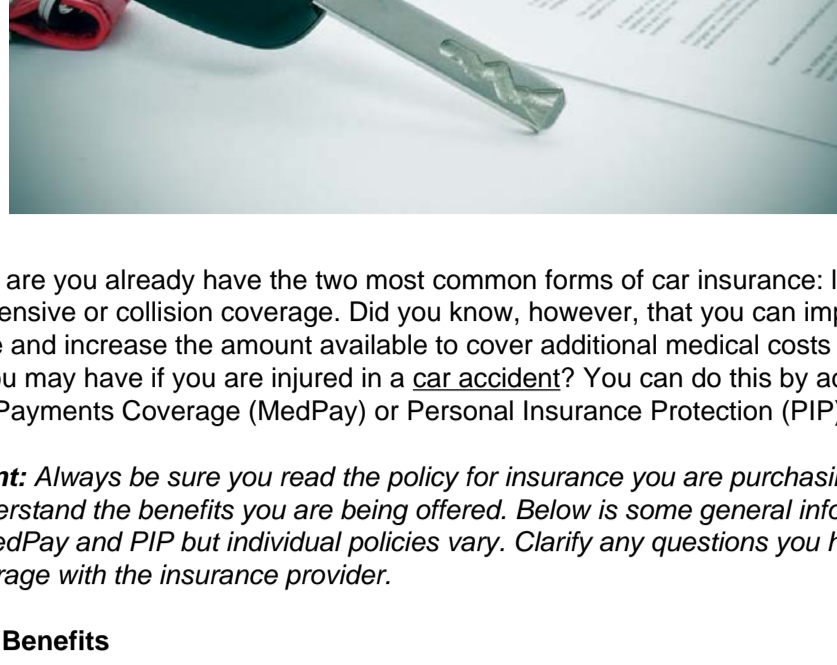
Newsletter July 2020

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Beefing Up Your Auto Insurance



Chances are you already have the two most common forms of car insurance: liability and comprehensive or collision coverage. Did you know, however, that you can improve your coverage and increase the amount available to cover additional medical costs and other needs you may have if you are injured in a car accident? You can do this by adding Medical Payments Coverage (MedPay) or Personal Insurance Protection (PIP).

Important: Always be sure you read the policy for insurance you are purchasing and fully understand the benefits you are being offered. Below is some general information about MedPay and PIP but individual policies vary. Clarify any questions you have about the coverage with the insurance provider.

MedPay Benefits

MedPay insurance usually covers the policyholder—whether an accident occurs in your vehicle or someone else's—passengers who are injured in the insured vehicle and the policyholder and family members who are involved as pedestrians in a motor vehicle accident. In some states, MedPay coverage also extends to injuries that occur when riding a bike and being involved in a car accident. Most policies cover:

- Medical Expenses—medical costs deemed necessary and reasonable for hospital stays, surgery, x-rays, doctor bills, dental services, nursing care, prosthetic devices.
- Funeral Expenses if death is the result of car accident injuries.

There usually is no deductible or copayment.

Personal Insurance Protection

PIP is generally more extensive than MedPay. Injuries sustained in a car accident are covered regardless of fault. PIP coverage may require co-payments and there may be limits to the maximum coverage amount. Benefits vary by state. Usually, the coverage extends to the policyholder, relatives who live in the insured's household, authorized drivers of insured vehicles and passengers. The policyholder and household members are also covered for injuries sustained in someone else's car and car accidents when biking, walking and—in some states—accidents that happen on public transportation.

Covered expenses usually include:

- Medical Expenses—surgical, hospital, medical, dental, x-rays, nursing, occupational, physical, and psychiatric therapy, and rehabilitation as well as medications, prosthetics, and other medical supplies.
- Essential Services—the cost of necessary household tasks that an accident prohibits the victim from doing such as cleaning and childcare.
- Loss of Income—partial coverage of lost wages if the injuries from the car accident prevent the victim from working.
- Funeral Expenses if death occurs from injuries related to the accident.
- Survivor Benefits—in some instances compensation may be provided for heirs of a victim who died because of the injuries from a motor vehicle accident.

We Are Holding JUUL Accountable!

Reports show the JUUL may have targeting teens to buy e-cigarettes.

Now, many are suffering from negative health issues associated with the product.



Teens that use JUUL products have been diagnosed with serious health issues including:

- Extreme nicotine addiction
- Heart attack & seizures
- COPD and pneumonia

Parents with kids using JUUL e-cigs have legal options available.

Click here for more information regarding legal options for teens, young adults and parents

[CLICK HERE FOR MORE INFORMATION](#)

OR CALL US AT 888-720-1001

Top 3 Causes of Car Accidents Involving Teen Drivers in the Summer



The time between Memorial Day and Labor Day is often referred to as the "100 Deadliest Days" when it comes to motor vehicle accidents involving teenagers. Recent statistics show that nearly 3,500 people died in car accidents that involved a teen driver during that time period. Most of the accidents can be attributed to three dangerous habits:

1. **Driving while impaired**—even though it's illegal, underage drinking or drug use is a factor in one of every six fatal car accidents involving a teen driver.
2. **Speeding**—according to an Automobile Association of America (AAA) Foundation Traffic Safety Culture Index, half of the teen drivers surveyed admitted to speeding on a residential street in the past 30 days and about 40% said they sped on the highway. This, combined with a teen's lack of experience in scanning for possible dangers and making timely corrections, is a recipe for disaster.
3. **Distractions**—driving with other teens in the car, attempting to adjust the radio, text or talk on the phone, eat or do basically anything other than drive is a frequent cause of teen driving accidents. Taking eyes off the road for even a split second, especially at high speeds, is enough to cause a collision.

Ways for Parents to Help

One of the best tools that parents have for protecting their teen drivers this summer is communicating these known dangers. Discuss the hazards of speeding, being distracted and drinking and driving. Other ways to encourage safe driving include:

- **Model safe driving.** Keep to the speed limit and decide ahead of time who will drive if you and your spouse will be at an event where there is alcohol.
- **Set clear rules for driving in your household.** Let your teen know ahead of time what the sequence will be for breaking those rules and then be consistent in applying them. For example, if you drink and drive, your license will be taken away by the state and as parents, you will impose additional consequences as well.
- **Make a safe driving pact.** Here's one offered by AAA: <https://bit.ly/2Ypwau7> Go over each point together and initial showing you agree to abide by safe rules of the road.

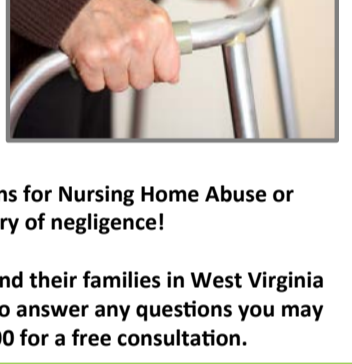
You can make a difference in your teen's behavior and help protect him or her and the other drivers they will be with on the road.

If you or a family member has been harmed in an accident or any other personal injury, it's important to get an attorney experienced in these types of cases involved immediately. Call 888-720-1001 for your initial free consultation. Mani, Ellis & Layne, PLLC, injury attorneys in West Virginia, can help you determine whether you need a lawyer for an accident or any personal injury case.

From our Blog

What Can Truck Drivers and Trucking Companies Do to Prevent Crashes?

Truck drivers and trucking companies are responsible promoting safety on West Virginia roads. Unfortunately, many of them cut corners to save time and money or engage in outright negligent behavior. Since large commercial trucks can weigh anywhere between 20-30 times the average passenger car, they can cause a devastating amount of damage in a crash.



According to the latest truck crash statistics, more than 4,000 people died in crashes involving large trucks on U.S. roads in 2018. Many of these crashes were caused by drowsy driving, speeding, reckless driving, distracted driving, and impaired driving. That's why it's critical that truck drivers are reminded of the safety precautions they should be taking whenever they get behind the wheel.

[Click Here to Read More](#)

What You Need to Know About Nursing Home Negligence!



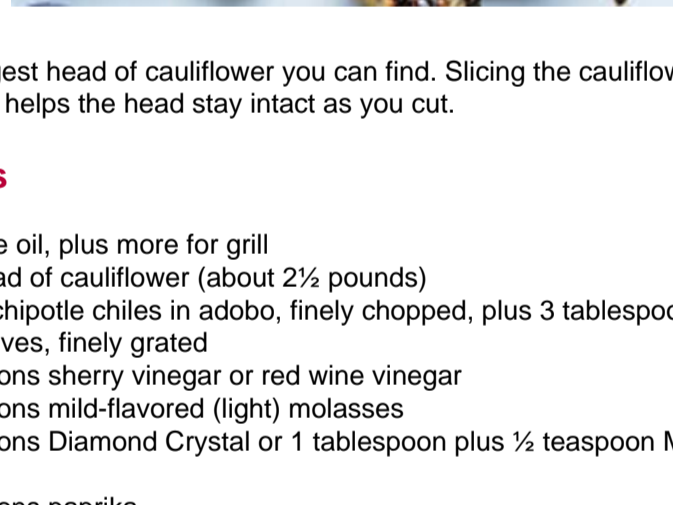
Time is of the essence if you or a family member suspects neglect or negligence.

The state of West Virginia has shortened the Statute of Limitations for Nursing Home Abuse or Neglect to **1 YEAR** from the date of death or discovery of negligence!

As a firm, we have worked hard to defend the rights of the elderly and their families in West Virginia and hold corporate wrongdoers accountable. We are here for you to answer any questions you may have regarding your situation. Give us a call at (304)720-1000 for a free consultation.



Recipe of the Month Spicy Grilled Cauliflower Steaks



Choose the largest head of cauliflower you can find. Slicing the cauliflower into steaks from the middle helps the head stay intact as you cut.

Ingredients

- ½ cup olive oil, plus more for grill
- 1 large head of cauliflower (about 2½ pounds)
- 2 canned chipotle chiles in adobo, finely chopped, plus 3 tablespoons adobo sauce
- 6 garlic cloves, finely grated
- 6 tablespoons sherry vinegar or red wine vinegar
- 2 tablespoons mild-flavored (light) molasses
- 3 tablespoons Diamond Crystal or 1 tablespoon plus ½ teaspoon Morton kosher salt
- 2 tablespoons paprika
- 1 tablespoon dried oregano
- Lemon wedges (for serving)

Recipe Preparation

1. Prepare a grill for medium-low, indirect heat (for a charcoal grill, bank coals on one side of grill; for a gas grill, leave one or two burners off); clean and oil grates.
2. Remove toughest outer leaves from cauliflower (leave on any tender inner leaves). Trim stem to create a flat base. Holding cauliflower upright on stem, slice into 4 equal slabs to create steaks.
3. Stir chiles, adobo sauce, garlic, vinegar, molasses, salt, paprika, oregano, and remaining ½ cup oil in a medium bowl to combine.
4. Liberally brush sauce on one side of each cauliflower steak and place steaks, sauce side down, on grill. Brush second side with sauce. Grill cauliflower until charred and beginning to soften, 7–8 minutes. Turn, brush cooked side with sauce, and continue to grill until second side is charred and beginning to soften, 7–8 minutes. Turn again, move over indirect heat, and brush with remaining sauce. Cover grill and continue to grill steaks until tender (a paring knife should slide into centers of steaks with little resistance), 15–20 minutes.
5. Transfer cauliflower steaks to a platter. Serve with lemon wedges for squeezing over.

Recipe courtesy of [bonappetit.com](#)

What's Happening In & Around Charleston, WV

August 29

SouthEast Crab Feast

Coonskin Park
Charleston, WV

New & Gauley River Adventures

(white water rafting)
Lansing, WV

Red Dog River Saloon

(zipline/white water rafting)
Oak Hill, WV

Diamond T. Stables LLC

(horseback riding)
Charleston, WV

Capital Street

Charleston, WV

Kanawha State Forest

Charleston, WV

Riverfront Park

Charleston, WV

Follow us...



Meet Our Attorneys



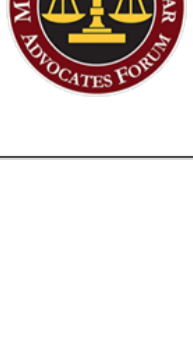
Jonathan R. Mani



Damon L. Ellis



Bernard E. Layne III



Our Office

MANI ELLIS & LAYNE

PLLC

It's not just business. It's personal.™

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Office Hours

Monday	9:00 AM - 5:00 PM
Tuesday	9:00 AM - 5:00 PM
Wednesday	9:00 AM - 5:00 PM
Thursday	9:00 AM - 5:00 PM
Friday	9:00 AM - 5:00 PM
Saturday	9:00 AM - 5:00 PM
Sunday	9:00 AM - 5:00 PM

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