

MANI ELLIS & LAYNE^{pllc}
It's not just business. It's personal.[™]

CHARLESTON, WV | COLUMBUS, OH

When you're injured, it's not just business,
IT'S PERSONAL.

Newsletter November 2022

Contact Us for a FREE Consultation
304-720-1000

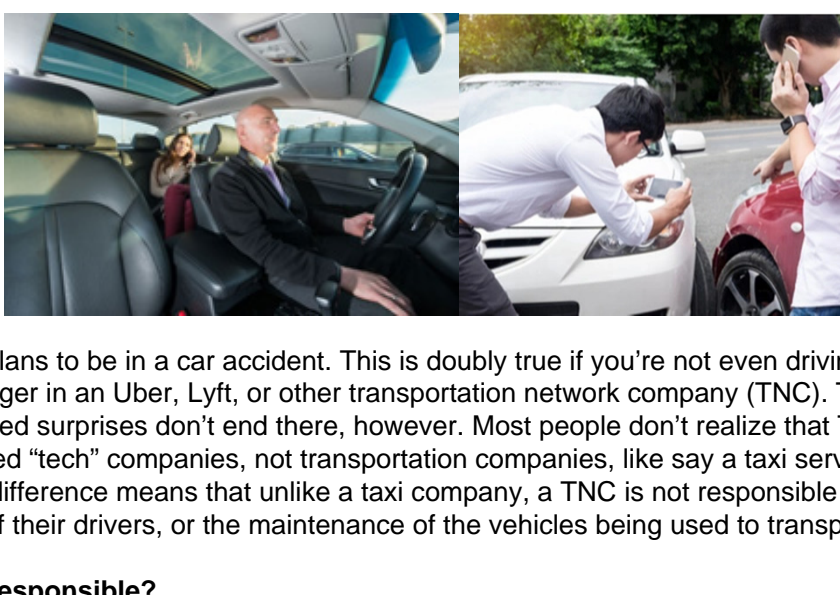
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For a Free Case Consultation Click Here

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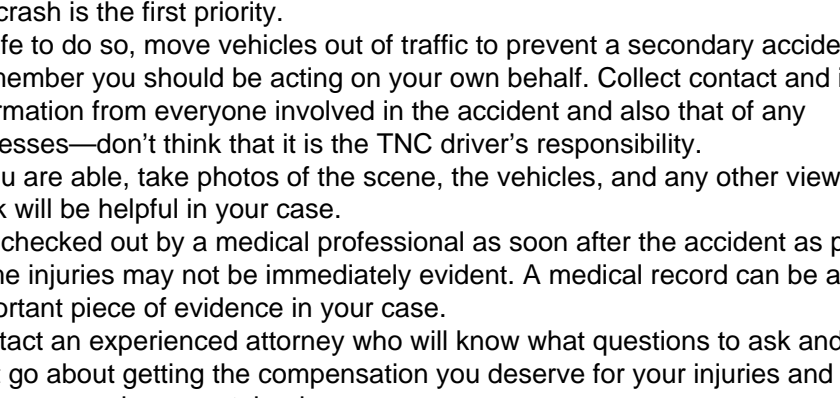
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We Know the Stakes – Mani, Ellis & Layne



Click Here to to play the video

What to Do in Case of an Uber or Lyft Accident



No one plans to be in a car accident. This is doubly true if you're not even driving but are a passenger in an Uber, Lyft, or other transportation network company (TNC). The unexpected surprises don't end there, however. Most people don't realize that TNC's are considered "tech" companies, not transportation companies, like say a taxi service would be. The difference means that unlike a taxi company, a TNC is not responsible for the actions of their drivers, or the maintenance of the vehicles being used to transport you.

Who's Responsible?

TNC drivers are required to carry the minimum amount of insurance required by their state's laws. Sometimes the TNC will also have some coverage to offer. If you are injured or have property damage as a result of the accident and the driver of your TNC vehicle is at fault, then these two sources of insurance will be your go to for compensation. If another driver is found to be at fault, you will file a claim against that person and their insurance.

Tips to Keep in Mind

A few points to note if you are in a TNC accident:

- As in any car accident, the first priority is taking care of any injured persons. Calling 911 to get help to the scene of the accident and checking on all people involved in the crash is the first priority.
- If safe to do so, move vehicles out of traffic to prevent a secondary accident.
- Remember you should be acting on your own behalf. Collect contact and insurance information from everyone involved in the accident and also that of any witnesses—don't think that it is the TNC driver's responsibility.
- If you are able, take photos of the scene, the vehicles, and any other views that you think will be helpful in your case.
- Get checked out by a medical professional as soon after the accident as possible. Some injuries may not be immediately evident. A medical record can be an important piece of evidence in your case.
- Contact an experienced attorney who will know what questions to ask and how to best go about getting the compensation you deserve for your injuries and any damages you have sustained.

Fall's Hidden Health Risks



It's autumn—that lovely time of the year when the weather gets a little cooler, the landscape is bedazzled with colorful leaves and a sweet anticipation of the holidays is in the air. It's certainly not a time that you associate with health issues, but fall does have a few unwelcome threats up its sleeve. Being prepared is key to avoiding them.

- **Freek storms**—everyone has a tale to tell about an unexpectedly early winter storm. Snow, ice, and other frigid forms of precipitation can catch us off guard. It's best to get out snow boots, gloves, ice scrapers, shovels and emergency supplies like flashlights and batteries before there's even a hint of chill in the air. If you don't already have some, get a package of ice melt to prevent falls when slippery conditions hit.
- **Autumn allergies**—although most people think spring when they hear "seasonal allergies," there are many allergens in the air during the fall months as well. In addition, the heat goes on and air gets less humid creating additional discomfort due to dry nasal passages. If you notice hayrides and autumn walks leave you with runny eyes and nose, talk to your doctor about the possibility of fall allergies and how to best treat them.
- **Letting medical appointments slide**—if the fall is the time for any of your annual checkups such as physicals or eye exams or when you typically get the flu vaccine, be diligent about making those appointments for times you know you can keep. Too often, once the holiday season gets rolling (which seems earlier each year!), it's all too easy to cancel medical screenings and appointments in favor of fun festivities. It's essential to good health to stay current with your medical care, particularly if you are managing chronic problems such as diabetes or heart disease.

If a family member has been harmed by nursing home abuse or neglect, 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) 402-9607 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.



To Read More Click Here

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WHY YOU NEED
**UNINSURED & UNDERINSURED
MOTORIST PROTECTION IN OHIO**

ABOUT 13% OF OHIO MOTORISTS ARE UNINSURED*
That means about 1 in 8 cars you see on Ohio roads have no insurance.
The minimum liability insurance in Ohio is:

\$25,000
for injuries to a single person

\$50,000 total
for injuries to multiple people

\$98,400
is the average cost of a non-fatal disabling injury†

**UNINSURED MOTORIST (UM)
AND UNDERINSURED MOTORIST (UIM)**
is coverage on your own policy that stands in for
and supplements the other driver's liability coverage.

UM COVERS YOU IF:

- You are hit by a driver who does not have insurance.
- You are injured by a hit-and-run driver or "phantom vehicle," and the at-fault driver is never found.

UIM COVERS YOU IF:

- You are hit by a driver who has some insurance, but not enough to cover the full cost of your accident.

UM/UIM IS OPTIONAL IN OHIO.
but it's in your interest to carry it.

You can carry UM/UIM up to the same policy limit as your liability coverage

FOR EXAMPLE
If your bodily injury liability coverage is \$50,000 per person/\$100,000 per accident, then you can carry at most \$50,000 per person/\$100,000 per accident in UM/UIM coverage.

For most drivers, UM/UIM costs between **\$50 and \$100 per year** well within the tens of thousands of dollars in additional protection.

If you have **UM/UIM** coverage, you can proceed with a claim against an uninsured and underinsured driver, with your coverage standing in for or supplementing the other driver's insurance.

If you don't have **UM/UIM**, your options may be limited – but an attorney may still be able to help.

Either way, you need legal representation to pursue **full value** for your injuries.

Give Us A Call Today
to discuss your situation and review your legal options.
877-704-5661

[†]<https://www.iii.org/fact-statistic/facts-statistic-uninsured-motorists>
^{*}<https://injuryfacts.nsc.org/all-injuries/costs/guide-to-calculating-costs/data-details/>

To learn more click here

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.

Chicken and Stuffing Casserole

Ingredients

- 1 c. salted butter, divided
- 1 c. chopped onion
- 1 c. chopped carrot
- 1 c. chopped celery
- 1/2 c. all-purpose flour
- 6 c. low-sodium chicken broth, divided
- 4 1/2 c. shredded cooked chicken
- 1 c. frozen peas
- 1/2 c. heavy cream
- 1 tbsp. chopped fresh thyme
- 3/4 tsp. salt
- 1 tsp. pepper
- 1/4 tsp. ground turmeric
- Nonstick cooking spray
- 2 6-oz. packages Savory Herb flavored stuffing mix
- 1/4 c. chopped fresh parsley, plus more for garnish

Directions

Preheat the oven to 375°. Melt 1/2 cup of the butter in a Dutch oven over medium high heat. Add the onion, carrot, and celery, and cook until vegetables are beginning to soften, about 3 minutes. Sprinkle the flour over the vegetable mixture and cook, stirring frequently, for 1 minute.

Gradually stir in 4 cups of chicken broth. Bring to a boil, then reduce the heat to medium-low. Stir in the stuffing mix, for about 5 minutes or until the sauce begins to thicken. Stir in the chicken, peas, heavy cream, thyme, salt, pepper, and turmeric. Return to a simmer and cook for 3 more minutes.

Spray a 13x9-inch baking dish with nonstick spray and pour in the filling. Place the remaining 1/2 cup of butter in a large, microwave safe bowl. Cover and cook on high for 1 minute to melt. Stir in the stuffing mix, remaining 2 cups of chicken broth, and 1/4 cup parsley. Let stand 2 minutes or until stuffing mix has absorbed the broth.

Top the chicken mixture evenly with the stuffing mixture. Bake for 30-35 minutes or until golden brown on top and bubbly around the edges. Let stand 15 minutes. Sprinkle with additional chopped parsley before serving.

Recipe courtesy of [The Pioneer Woman](#)

Help Us Grow

What's Happening In & Around Charleston WV & Columbus, OH

Nov 17 - 20
Mid-Ohio Cluster Dog Show
Ohio Expo Center

Nov 19 - 20
Christmas Fair
Ohio Expo Center

Dec 3
Joe Gatto's Night of Comedy
Charleston Coliseum & Convention Center

Dec 11
WWE Live Holiday Tour
Charleston Coliseum & Convention Center

Dec 18
Ohio Vintage Fest
Ohio Expo Center

Jan 22
WinterJam 2023
Charleston coliseum & Convention Center

Meet Our Attorneys

Jonathan R. Mani

Damon L. Ellis

Bernard E. Layne III

Our Offices

MANI ELLIS & LAYNE^{pllc}
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Wednesday 9:00 AM - 5:00 PM
Thursday 9:00 AM - 5:00 PM
Friday 9:00 AM - 5:00 PM

Available 24/7 By Phone or Website

Website: www.mel-law.com

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