



## In This Issue...

- Your Employer Doesn't Have Workers' Comp - What Now?
- 5 Reasons to Report Even Minor Accidents
- Recipe of the Month: Harvest Chicken Casserole
- What's Happening In & Around Youngstown, Warren, Salem, Akron, Ravenna

## Your Employer Doesn't Have Workers' Comp - What Now?



**True or False:** If you get injured on the job and your employer doesn't carry workers' compensation insurance, you're responsible for all damages and medical bills necessary to recover from the injury or illness. The answer is: **FALSE.** According to the **Bureau of Workers' Compensation (BWC)** in Ohio, it's legally required for an employer to carry workers' compensation insurance, even if they only have one employee. This even accounts for part-time employees!

Any business owner with one or more employees is absolutely required to carry workers' compensation insurance. Unfortunately, this isn't always the case. Despite it being the law, there are several employers who slip under the radar without ever purchasing workers' compensation insurance. Even well-meaning employers with every intention to sign up for workers' compensation may find themselves with an employee being injured or becoming ill because of their work duties before they're officially covered.

If you're injured on the job and find out that your employer doesn't have workers' compensation insurance, what do you do?

### Start by filing a claim:

You may be thinking - if my employer doesn't have workers' compensation insurance, who am I filing a claim with? Well, you will still be filing your claim with the **B.W.C.** Your claim will proceed just as if your employer did have coverage.

### Be sure to file in a timely manner:

The statute of limitations for most workers' compensation claims is one year from the date of when the injury occurred. Keep records and document any medical visits and out-of-pocket costs that accrued because of your injury on the job.

### Consider filing for personal injury, too:

In addition to filing a workers' compensation claim when your employer is uninsured, you may also be permitted to file a personal injury claim. This can help bolster your outcome and strengthen your case, especially when working with an experienced personal injury lawyer.

### Stay diligent in your pursuit and seek the guidance of an attorney:

Having an attorney that specializes in both personal injury and workers' compensation cases, like **Heller, Maas, Moro, and Magill, Attorneys at Law**, can nearly double your chances of success.

## 5 Reasons to Report Even Minor Accidents



Studies show that in 2017 and 2018, there were over one thousand reported traffic fatalities in Ohio. In 2019 and 2020 combined thus far, there have been over 78,000 car crashes investigated. These numbers, among several other statistics provided by the **State Highway Patrol of Ohio**, are both staggering and sobering to read. Despite the high numbers, there remains an unknown amount of accidents, especially minor car accidents, that go unreported.

The risks associated with not reporting even a minor car accident are lesser known but important to be aware of, especially considering that the statistics provided can help predict the type and volume of services and resources needed in the coming years by analyzing trends and patterns. Many of the accidents that initially go unreported will eventually end up being reported to authorities in one way or another, however. This is a huge part of why no matter how minor the accident may seem to be, it's always best to report it. Additionally, there are 5 other major reasons to report even minor accidents that we've compiled:

1. A person may have been able to drive away from the accident, but an observant witness (or two) may have still seen what happened and report it to authorities.
2. The other party involved in the accident may recall enough details of the accident, such as a license plate number or the make and model of a vehicle and pass this information off to authorities.
3. When necessary, authorities can utilize all street cameras that could have caught identifying details and information leading back to those involved in the accident.
4. Someone who may not have witnessed the accident itself could still find themselves concerned to see a damaged car fleeing from a possible accident and take it upon themselves to report it to authorities.
5. Even if it seems like other cars are simply passing by and going on their way, one never knows when and where an unmarked police car or undercover police officer may be surveying an area and witness the accident.

It's for these reasons, and more, that it's simply not worth it to leave even minor accidents unreported when they happen. Beyond the personal guilt of making this choice, being identified as someone who failed to report even a minor accident can lead to penalties and fines. Doing the right thing isn't always easy, but it's always right!

If you've been injured on the job and your employer doesn't carry workers' compensation, or if you need to file a personal injury claim, don't wait before seeking help from an experienced attorney. Our team at **Heller, Maas, Moro, and Magill, Attorneys at Law** in Ohio are here to help. From **workers compensation**, to **social security disability**, **VA benefits**, and **personal injury** - our highly skilled team is here to help. **Contact us today at (330) 792-6611** for your initial free consultation from the comfort of your home.

## Recipe of the Month Harvest Chicken Casserole



This satisfying casserole has ALL your fall favorites and makes enough to feed a large family.

### Ingredients

- 2 tbsp. extra-virgin olive oil, divided, plus more for baking dish
- 2 lb. boneless skinless chicken breasts
- Kosher salt
- Freshly ground black pepper
- 1/2 onion, chopped
- 2 medium sweet potatoes, peeled and cut into small cubes
- 1 lb. brussels sprouts, trimmed and quartered
- 2 cloves garlic, minced
- 2 tsp. fresh thyme leaves
- 1 tsp. paprika
- 1/2 tsp. ground cumin
- 1/2 c. low-sodium chicken broth, divided
- 6 c. cooked wild rice
- 1/2 c. dried cranberries
- 1/2 c. sliced almonds

### Directions

1. Preheat oven to 350° and grease a 9"-x-13" baking dish with oil. In a large, deep skillet over medium-high heat, heat 1 tablespoon oil. Season chicken with salt and pepper. Add chicken to skillet and cook until golden and cooked through, 8 minutes per side. Let rest 10 minutes, then cut into 1" pieces.
2. Heat another tablespoon oil over medium heat. Add onion, sweet potatoes, Brussels sprouts, garlic, thyme, paprika, and cumin. Season with salt and pepper and cook until softened, 5 minutes. Add 1/4 cup broth, bring to a simmer, and cook, covered, 5 minutes.
3. Place cooked rice in a large baking dish and season with salt and pepper. Stir in chicken, cranberries, cooked vegetables, and remaining 1/4 cup broth. Top with almonds and bake until dish is hot, and almonds are toasted, 15 to 18 minutes.

*Recipe courtesy of delish.com*



## What's Happening In & Around Youngstown, Warren, Salem, Akron, Ravenna

The COVID-19 pandemic has caused many large events to be cancelled or postponed. To ensure public safety, we would like to encourage you to enjoy some socially distant outdoor activities in your area.

**Kingsway Pumpkin Farm**  
Hartsville, OH

**Guyette Farms**  
Mantua, OH

**Howloweek at Akron Zoo**  
Akron, OH

**Youngstown Historical Center of Industry and Labor**  
Youngstown, OH

**Portage Lake Cruises**  
Akron, OH

## Follow us...



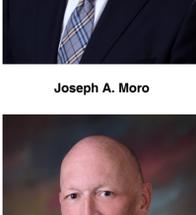
## Meet Our Attorneys



**Robert L. Heller**



**Steven D. Maas**



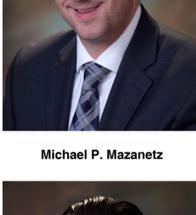
**Joseph A. Moro**



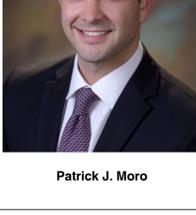
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