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Marasco and Nesselbush

Want to join our e-mail list?
E-mail joeanddonna@M-N-Law.com
with your name and e-mail address.

Stay Warm

with a **Free** Fleece Jacket



Fall is here! The Marasco & Nesselbush family has decided to give away fleece sweaters for those cool, crisp fall nights. This is just another small way we can say thank you for your many years of support, kind referrals, and friendship. So please stop by our Providence office any time between 11:00AM and 3:00PM, Monday-Friday to pick up your M&N fleece. Quantities are limited!

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AREAS OF PRACTICE

Personal Injury Law

- Auto Accidents
- Motorcycle Accidents
- Uninsured Motorist
- Alcohol Related Accidents
- Medical Malpractice
- Wrongful Death
- Premises Liability

Social Security Disability Law

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)

Workers' Compensation Law

SIX CONVENIENT LOCATIONS

PROVIDENCE, RI: (401) 274-7400
685 Westminster Street

WAKEFIELD, RI: (401) 783-0000
231 Old Tower Hill Road, Suite 206

WARWICK, RI: (401) 738-7700
51 Jefferson Boulevard, 3rd floor

WOONSOCKET, RI: (401) 762-9800
603 Park Avenue, 2nd floor

QUINCY, MA: (617) 773-8700
20 Whitney Road

NEW LONDON, CT: (860) 443-7734
21 Montauk Avenue, Suite G04

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This newsletter is intended for friends and clients of Marasco & Nesselbush.

The Rhode Island Supreme Court licenses all lawyers in the general practice of law. The court does not license or certify any lawyer as an expert or specialist in any field of practice.

Millions Recovered. Thousands of Lives Changed.

Recent Settlements

We pride ourselves on providing exceptional client service while obtaining extraordinary legal results for our clients. The following are recent results by the attorneys at the law offices of Marasco & Nesselbush.

\$3,000,000

Settlement for a victim of medical negligence

\$2,000,000

Recovery on behalf of the family of a patient who met his demise due to negligent administration and monitoring of anesthesia during a “routine procedure”

\$1,500,000

Recovery for wrongful death due to undiagnosed brain injury in the emergency room

\$1,425,000

Recovery for wrongful death award secured for family of adolescent automobile accident victim

\$1,400,000

Recovery on behalf of a medical negligence victim

\$1,250,000

Recovery on behalf of an adolescent who sustained traumatic brain injury and orthopedic injuries when hit by a drunk driver who had been negligently served alcohol in a local bar

\$1,100,000

Recovery for wrongful death recovery for the family of a man killed in a commercial trucking accident

\$1,000,000

Recovery for a brain injury victim after a car accident

\$1,000,000

Recovery for negligent infliction of emotional distress victim after an auto accident

\$1,000,000

Settlement for a client who sustained a traumatic brain injury in a fall from a second-floor window

At Marasco & Nesselbush, we have helped thousands of individuals obtain substantial settlements and verdicts. For more examples of our firm’s work, please visit: www.M-N-Law.com.

Thank You

For Your Kind Referrals and Friendship

We extend our heartfelt thanks to our many current and former clients, friends of the firm, fellow attorneys, doctors and other healthcare professionals who continue to refer their friends, family members, clients and patients to Marasco & Nesselbush for legal representation. We consider referrals to be the highest compliment.



What is back pay for Social Security Disability?

The Social Security Administration (SSA) oversees and manages two disability programs; SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance). The main difference between SSI and SSDI is that SSDI is available to workers who have accumulated enough work credits, while SSI disability benefits are available to low-income individuals who have either never worked or who haven't earned enough work credits to qualify for SSDI. The back pay or retroactive benefits that you can receive under each program differs greatly and it is important that you know the difference.

Under SSDI, you can go back one (1) year from the date that you file your SSDI application and receive benefits, provided you were disabled at that time. However, there is a five-month waiting period for SSDI, meaning the SSA will not pay you benefits for the first five months after you become disabled. SSI claimants who have been approved to receive disability benefits are not subject to the five-month waiting period and are therefore eligible for their first payment on the first of the month after they apply for disability.

It is very important to file for either SSI or SSDI as soon as you think you are disabled. The process of filing for Social Security disability is complex and can be overwhelming, especially during a time that your health is suffering. Having competent legal representation at each stage of the process is vital to give you the best chance of obtaining the benefits you may be entitled to. It is important to work with someone who you can trust.

Feel free to call us here at Marasco & Nesselbush any time to schedule a free, initial consultation with one of our Social Security Disability lawyers. We have an experienced team of attorneys and staff who are devoted to helping clients recoup as much back pay as they rightfully deserve.



In addition to being committed to providing extraordinary legal care to our clients, our mission at Marasco & Nesselbush includes serving our community. Toward that end, Marasco & Nesselbush established the Marasco & Nesselbush Charitable Foundation. Funded by the attorneys and staff of the firm, the Marasco & Nesselbush Charitable Foundation has raised more than \$80,000 for non-profit organizations across Rhode Island. We are proud to announce that for the Second quarter of 2019, the following organizations were selected to receive a total of \$6,400.



If you know of a local agency doing great things in the community, let us know about them. Feel free to nominate them to receive a contribution from the Marasco & Nesselbush Charitable Foundation. Contact us at 401.274.7400 or visit us online: www.m-n-law.com.



It does not matter how slowly you go as long as you do not stop
~Confucius

SHEENA MELONI

Honored as 2019
Employee of the Quarter



(l-r) Joseph Marasco, Sheena Meloni, Donna Nesselbush and Dennis Cesana

Marasco & Nesselbush is proud to recognize Sheena Meloni as our Employee of the Quarter for the second quarter of 2019. Sheena is a Hearing Level Legal Assistant for the Social Security Department and has been with Marasco & Nesselbush for over two years. When asked what she likes most about working at M&N Sheena replied, "I really love the culture of our office and the people that I work with. I thank God every day for the opportunity to work here."

In her spare time, enjoys getting lost in a good book, singing, and spending quality time with her family. Sheena is also youth leader at her Church and loves spending time with the young adults she mentors.

Not So Safe After All: The Explosive Danger of E-Cigarettes



The usage of electronic cigarettes, also known as e-cigarettes, vape pens, or electronic nicotine delivery systems (ENDS), has been known for some time now to entail considerable risk. Yet despite serious health and safety concerns, these devices have long been marketed as a safer alternative to traditional cigarettes and are now used by millions of Americans every day. In the last few months, the issue of e-cigarette usage and safety has come under scrutiny due to an increasing frequency of dangerous malfunction incidents.

Exploding Batteries

The rechargeable lithium batteries that provide the energy needed for the heating coil to vaporize nicotine liquid in an electronic cigarette, have been reported multiple times to explode during use. Such incidents have been shown to cause serious injuries such as third-degree burns and scarring. In one instance, an exploding e-cigarette resulted in the need for complex reconstruction surgery. Sadly, at least in two instances, exploding batteries caused injuries that proved to be fatal for the victims.

E-cigarette battery malfunction incidents are not only extremely dangerous, but also increasingly frequent. For example, a report from the Federal Emergency Management Agency published in July 2017 stated that there have been 195 instances of explosions involving e-cigarettes recorded between 2009 and 2016. However, a similar study published in a BMJ medical journal last year reported that between 2015 and 2017 there were as many as 2,035 e-cigarette explosions in the United States – the equivalent of roughly three incidents per day.

In the United States, the use and availability of electronic cigarettes are regulated by the U.S. Food and Drug Administration (FDA). The FDA has warned about the dangers related to exploding batteries, however, as of now, no regulatory action has been undertaken to curb this risk.

What Can You Do?

According to product liability law, manufacturers and distributors of faulty products that can cause unexpected harm can be liable for the injuries sustained by a victim. A product can be deemed defective due to a design fault, a defect related to the manufacturing process or due to insufficient labeling and lack of proper warning.

Under the legal theory described above, individuals who suffered burns, scarring, and disfigurement as a result of an e-cigarette battery explosion may be able to sue both the manufacturer of a faulty device, as well as the vape store where it was bought. In fact, such lawsuits have already been cropping around in the United States. Through such legal action, the victims are seeking financial compensation for the losses related to their injuries.

If you or a family member have been injured by an exploding e-cigarette, you may be able to file a lawsuit of your own. However, it is important to remember that before taking any legal action, it is usually advisable to talk to an experienced personal injury lawyer to obtain needed consultation and advice.



Clip this and keep in the glove box of your vehicle

WHAT TO DO

If You Are In An **Auto Accident**



Call 911 right away.
Do NOT move your vehicle until a police officer says it's OK, unless it's necessary for safety reasons.



If you or your passengers are hurt, get medical help right away. If paramedics, EMTs, or police officers advise you or your passengers to take an ambulance to an emergency room, do it.



Get the names, addresses, and phone numbers of everyone who saw the accident happen (including other drivers and people walking on the street).



Get the names, addresses, drivers' license numbers and insurance information from all the other drivers involved in the accident.



If the person who hit you flees the scene before the police arrive, try to get the license plate number. Write down the plate number, state, color and model of car, if possible.



If possible, take pictures of the accident scene and damage to all vehicles with a camera or cell phone.



Never talk with an insurance company (even your own) before you talk with your attorney.

Please visit our website

www.M-N-Law.com

or call us at

(401) 274-7400

for more information or a free legal consultation about a car, truck or cycle accident.



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