

# LEGAL INSIDER

## INADEQUATE SECURITY 101

### By Megan Cain

Under Indiana law, property owners must maintain a safe environment for visitors. But what does this legal jargon actually mean? Put simply, it means that a property owner must keep premises “reasonably” safe and that includes potential harm from outsiders or third parties.

For example, if an individual is sexually assaulted in a dark parking garage—the property garage owner may be liable. The following questions are relevant to determining that question:

- Was adequate lighting available?
- Did the garage have video cameras?
- Did they have a security guard patrolling?
- Is the garage in a bad neighborhood and this incident was foreseeable?

There are several factors to consider, but it is very possible to sustain a case with these types of facts.

If a property owner knows about the lack of security and knows there is a propensity for crime near the premises, the inadequate security might be a direct cause of your injury.

A real life example of this occurred in Clayton County, Georgia, when a tenant was shot by three assailants in his apartment complex. His family sued the complex, claiming inadequate

security. Namely, the complex failed to enhance security by installing a gate to prevent unauthorized people from entering. A jury awarded \$20 million dollars to the family.

Other inadequate security cases include:

- Wounded or shot in a bar
- Mugged in a store parking lot
- Injured in an apartment complex
- Wounded or attacked in a hotel
- Injured at a business location that you would expect to be safe.

Many of these situations can be avoided. It requires proper security to be in place and businesses to do their part.

The Hankey Law Office has experience with these types of cases and would be happy to speak with you (or a loved one) injured in such a scenario.



### Stay in Touch

New email? New phone?  
New address? If your contact  
information changes, let us know.  
We need to be able to contact you  
regarding your case.

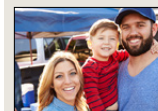
## Inside this issue



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Winter conditions bring snow and ice, making slip and fall accidents much too common.

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### Free Family Activities

It doesn't take big bucks to have family fun this fall. Check out these no or low-cost options.

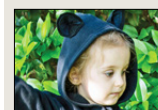
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Skip the store this Halloween. Learn how to make a bat or shark costume at home.

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# Falls on Snow and Ice

## Colder Months Bring More Hazardous Surfaces



By Melissa A. Davidson

Slipping and falling is one of the most common causes of accidents in the world, resulting in thousands of injuries every year, many of them extremely serious. This is especially true in the colder months with slick roads and walkways.

Unfortunately, it is often difficult to prove liability in these cases, since hazardous

surfaces are often a part of everyday living.

1. The owner (or an employee/agent) must be responsible for the hazardous surface. While slick surfaces can occur outside from snow and ice, the moisture can also be tracked inside.

It is up to companies to salt their walkways outside and keep proper signage inside about potential hazards.

2. The owner (or employees) must have known a hazardous surface existed but did nothing about it. If the hazardous walkways were not tended to within a reasonable amount of time, despite noticing the issue, the company could be held liable.

However, the key to this criterion is “within reason.” If a company has taken all precautions and a customer still falls on their premises, they would likely not be liable.

3. The owner (or employees) should have known about the hazardous surface. Not knowing about a hazardous surface does not provide complete immunity to liability.

If a “reasonable person” would have discovered the hazardous surface within the usual course of doing business, they could be held liable.

If you or someone you know has been injured during a slip and fall accident on someone else’s property, call the Hankey Law Office at 317-634-8565.

## Social Security Tip

From the Desk of Chelsea McIntyre



### Changes in Family Status

While our clients know to inform us about changes in their contact information – such as mailing address, phone number, or email – a number of people don’t

remember to call and inform us about changes in their marital status.

If we are representing you in your case with Social Security, and your marital status changes from married to divorced (or vice versa) during the waiting period, it could affect your claim. Please call your case administrator to let them know of any changes so that we may update your file ahead of your hearing.



## FREE Family Activity Activities in Indianapolis



### Cottage Home Block Party Fest

Saturday, October 14 (5-11 p.m.)

Enjoy a fun evening with music, activities for kids, and food and beverages for sale. Costumes are welcome!

CoHo Community Space, 714 N. Highland Ave., Indianapolis, IN 46202

Cost: Free or an optional \$5 donation

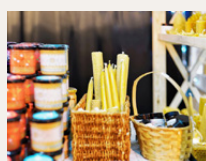
### Slightly Haunted Puppet Show

Saturday & Sunday, October 23 -24 (6 p.m.)

A family-friendly puppet show.

The Irving Theater, 5505 E. Washington St., Indianapolis, IN 46219

Cost: Free



### Holiday Craft & Gift Show

Saturday, November 18 (9 a.m. – 3 p.m.)

Over 100 vendors selling homemade gifts, baked goods, and more.

Greenwood Community High School, 615 W. Smith Valley Rd., Greenwood, IN 46142

Cost: \$1.00 Admission, Kids 12 and Under - Free

# Easy Homemade Halloween Costumes

## Avoid the store and make these cool costumes yourself



### Bat Costume

Felt colors needed: black and gray

Make four cardboard templates: (1) large wing, (1) small wing, (1) large ear, (1) small ear.

1. Trace and cut out two large wings with black felt and trace and cut out two small wings with gray felt.
2. Glue the gray felt wings to the top of the black felt wings and glue the wings to the hoodie.

3. Next, trace and cut out two large ears with black felt and trace and cut out two small ears with gray felt.

4. Glue the gray felt ears to the top of the black felt ears and glue the ears to the hoodie.

(1) small circle, (1) row of shark teeth, (1) shark fin.

1. Trace and cut out two large circles with white felt and trace and cut out two small circles with black felt.
2. Glue the black felt circle to the white felt circle and glue the circles to the top of the hood for eyes.
3. Trace and cut out two rows of shark teeth with white felt and glue to the inside of the hood.
4. Cut a strip of red felt and glue outside of the hood for the shark's gums
5. Cut two shark fins with gray felt, glue to cardboard template, and attach to hoodie.

*\*Images from HGTV.com*

Halloween costumes don't have to be a hassle.

One of the easiest (and coziest!) do-it-yourself Halloween costumes comes from plain hoodies or sweatshirts. All you need is your shirt, some felt, a pair of scissors and some fabric glue. And, your options are endless!

Here are a couple of ideas to get you started. Keep in mind that tracing a template on a large piece of cardboard and cutting it out to measure felt can help keep things even.

### Shark Costume

Felt colors needed: black, white, gray and red

Make 4 cardboard templates: (1) large circle,

“Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.”

– Melody Beattie

## We Referrals

We would love to assist all those we can, so please don't hesitate to send friends and family our way!



Our firm specializes in:

- Social Security Disability
- Supplemental Security Income
- Personal Injury
- Long Term Disability
- Workers' Compensation
- Employment Law

We are not limited to the types of cases we litigate. We often refer clients to attorneys who specialize in:

- Medical Malpractice
- Veteran's Benefits
- Defective Drug Cases

## Fall Harvest Puzzler

Welcome autumn with our word-find puzzler. See how many of the words below you can find. Remember, words can go forwards, backwards, up, down, and diagonally.

X C E H S S N F F O H B E H I  
 P R O L Y Y N F O E Y K R A M  
 E U M R P S F I Q K T Z I L A  
 G S Z M N P T O K N T M F L A  
 O W X Y J U A S R P V E N O T  
 T G E F H D C T W S M E O W I  
 Y E K R U T S O C E I U B E R  
 K R I E Q E U A P P A S P E L  
 E D T U V S R W L I S T J N E  
 K C H R P E Z R A S A Y E B A  
 A I A O C L L A B T O O F R V  
 R H O R H A Y R I D E Z W J E  
 M K O R S F X K N D P P W W S  
 Y W J M Q G D Q D C T J F K R  
 P V S I A X B D G D Q U Q N E

- |            |          |           |
|------------|----------|-----------|
| Apple      | Harvest  | Sweater   |
| Bonfire    | Hayride  | Spooky    |
| Cornucopia | Leaves   | Scarecrow |
| Football   | Pumpkins | Turkey    |
| Halloween  | Rake     |           |





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**Editor: Shannon Eck**

With 80 years of combined experience, both in and out of the courtroom, the legal professionals of the Charles D. Hankey Law Office can resolve cases involving:

- Disability Claims (SSD/SSI)
- Car Accidents
- Premises Liability
- Long Term Disability
- Truck Accidents
- Product Liability
- Short Term Disability
- Motorcycle Accidents
- Brain/Head Injuries
- Worker's Compensation
- Bicycle Accidents
- Spinal Injuries
- Employment Law
- Railroad Crossing/  
Train Accidents
- Dog Bites /Animal Attacks
- Workplace Discrimination
- Airplane Accidents
- Child Injuries
- Wage & Hour Issues
- Highway Defects
- Construction Accidents
- Insurance Law
- Workers' Compensation
- Burn Injuries
- Personal Injury
- Drowning

## Employee Spotlight: Chanel



Everyone meet Chanel!

She came to the Hankey Law Office in February of this year. She has a degree from Ball State University in Theatre Production.

She loves to read and watch television in her spare time. Chanel has a passion for animals, cooking and all things Harry Potter.

Past results afford no guarantee of future results. Every case is different and must be judged on its own merits. The contents of this newsletter do not constitute legal advice.

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