

Garage Sale Gal **THE ARIZONA REPUBLIC**



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Cautious seller

Lynda Hammond

When most of us hold a garage sale we think about the work involved, people that'll stop by, clutter we'll clear and money we'll make but there's something else first and foremost on Chrissy Fletcher's mind--- keeping her sale accident free. "Everybody's just so sue happy so I like to cover myself."

Chrissy thought she'd cover her bases by posting hand-made signs to her closed garage door at her recent sale in Gilbert. One sign read: "Not responsible for accidents". I wondered if she'd had problems at sales in the past. No. But she did have a close call just a few hours earlier at this sale. "Someone did trip over something and I was like 'Oh, my', but she was okay. It was a very minor thing but it did make me think twice."

There are a lot of garage sales in the Valley so it made me think twice, too. Are we covered in the event someone has a mishap at our sale? Do we need signs stating 'you're on your own'? "I think it's unusual that you'd find someone that would put up signs. I've never run across that. It's over cautious. She's trying to help herself out there but I don't know if she did any good," says Shelley Anderson, an insurance agent in Scottsdale.

The good news; if we have homeowner's insurance we're covered under the "premises liability" clause. Meaning, if someone gets hurt on our property typically the homeowner is covered by the insurance company. However, each case is investigated and there can be exceptions. And if a person holds garage sales often it's considered a business and the seller should obtain a business owner's policy. Insurance policy or not, no one wants to have an accident overshadow his sale. So, here some tips from Shelley on how to keep a sale moving smoothly.

Accident-Free Garage Sales

1/Make sure the ground isn't cluttered- Display as much stuff as possible on tables.

2/Keep the "isles" clear- It's easy to trip over items right in front of you as you're ogling something else across the driveway. I remember, at a sale in Glendale I tripped and knocked over the same

picture three times. I'm sure the lady thought I'd had a little something more than cream in my coffee that morning! If you see someone trip over something move it out of the way.

3/-Toys & bigger items- Put toys (especially those with wheels) and big, low setting items in grassy areas.

4/If there's an accident- If the person appears to be hurt make sure you call an ambulance. A medical report will be written up and that report is your solid documentation for the insurance company. You might even consider taking pictures.

Chrissy got rid of clutter, brought in extra spending money and—thankfully other than that-- her sale was uneventful. She had another sign posted on her garage door---“All sales final.” Not a bad idea for *my* next sale. I have, believe it or not, had folks return things—even a set of golf clubs for \$4. But that's another column!

(pic by Lynda Hammond)



Chrissy Fletcher plays it safe at her garage sales leaving nothing to chance. She keeps her sales neat and orderly and posts signs to try and help prevent accidents. She also battens down the hatches by keeping the garage door closed. “Well, I have nothing in there for sale and I don't want people looking in there.”

Lynda Hammond is a former television anchor who left the anchor desk for the love of garage sales. Contact her at Lynda@GarageSaleGal.com. Lynda also does garage sale segments on 3-TV's Good Morning Arizona.

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