

It's Your Move!

Be Aware Of Your Options Before Hiring A Moving Company

Whether you're going across town or to another state, moving your family and belongings can be overwhelming and costly. Start off on the right foot by following these tips for selecting a mover that meets your needs at a price you can afford.

Find a reliable moving company – Don't rely solely on online or newspaper ads. Ask friends and family or local realtors for recommendations and look for on-line reviews. Keep in mind:

- When moving from one state to another (interstate moves) – Under federal law, interstate movers are required to be registered with the Federal Motor Carrier Safety Administration (FMCSA). Verify that the movers you are considering are registered by visiting www.protectyourmove.gov or calling 201-366-9805.
- When moving from one location to another within Maryland (intrastate moves) – Maryland has no registration requirements for intrastate movers, but you can get helpful information from the Maryland Movers Conference by visiting www.mdmovers.org or calling 410-644-4600.

Be alert for the warning signs of a disreputable moving company:

- The company is a moving "broker" not an actual mover;
- No company name address is listed in the ad and when you call, they answer the phone "movers" or "moving company" rather than the name of the company;
- No physical address is given or an online search reveals the address is a rented mailbox.

Compare estimates - It's smart to get estimates from at least 3 companies, and both federal and Maryland law require movers to provide estimates in writing. Don't accept verbal estimates or agree to waive your right to a written estimate. Ask whether your estimate is "binding" or "non-binding."

- Binding Estimates – ensure that you will not pay more than the estimated price for interstate or intrastate moves. To give a binding estimate, movers usually need to visit your home to assess the amount and type of goods to be moved and whether there are features of your home that will make the move more difficult (e.g. a steep staircase or narrow doors). If a mover says that it will give you a binding estimate based on information you provide without coming to your home, make sure the written estimate states that it is binding before you book the move or make a deposit.
- Non-binding Estimates –
 - Intrastate Moves in Maryland – Maryland law states that if you receive a non-binding estimate, you may not be required to pay more than 125% of the estimated price. You may, however, also be required to pay "excess charges" for services that are necessary because of circumstances that are beyond the control of the mover and could not have been reasonably anticipated. So, if the mover gives you a non-binding estimate without visiting your home and you fail say that you have a steep staircase or narrow doors, you could be charged extra.
 - Interstate Moves - Federal law does not cap how much a final price may exceed a non-binding estimate for interstate moves. So, selecting an interstate mover based on a non-binding estimate can be a costly mistake.

Ask about required deposits - Many companies require a deposit in advance of the move date. Be suspicious if a company requires a substantial cash deposit or if after you've agreed on a modest deposit, the company later asks for a larger sum.

Get a copy of your contract and inventory list - Never sign blank or incomplete documents. Before the mover takes your goods from your home, check the inventory list to make sure it includes all items and their condition. Have you copy of the contract (often called a "bill of lading") and inventory on hand when the mover arrives at your new home so that you can make sure that everything is delivered according to your agreement.

Consider insurance options – Interstate movers must file tariffs that include a statement of the amount of liability they agree to incur for lost or damaged goods. Movers may choose between two ways of limiting their liability but must set forth the method they use in their contracts.

- Released Value Protection - comes at no extra charge to you but provides you the least protection - only \$.60 per pound. If, for example, your flat screen TV weighs 50 pounds you would receive just \$30 if it is lost or damaged.
- Full Value Protection – provides you with the repair, replacement or fair market value of goods that are lost or damaged. Under this option, however, movers are permitted to limit their liability to articles of "extraordinary value" (worth more than \$100 per pound), unless they are listed separately on the shipping documents. The cost for this option can vary by mover and by the amount of any deductible agreed to. For example, a mover will charge more if you choose to have \$50 deducted from the replacement value than if you choose a \$100 deductible. Ask your mover for written details of their Full Value Protection plan.

Keep in mind that these "protection plans" are not insurance policies under the jurisdiction of state insurance regulators. Some movers (especially those who only offer Released Value Protection), however, do offer insurance coverage in addition to their protection plan. Before buying insurance from the mover, compare its quality and cost to what you can obtain on your own through your homeowners' insurance or a company that specializes in moving insurance.

For information on other consumer topics, visit the Office of Consumer Protection' website at: www.howardcountymd.gov/consumer.

To obtain this factsheet in an alternative format, call The Office of Consumer Protection at (410) 313-6420 or e-mail consumer@howardcountymd.gov.