

Smart Moving

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Moving is one of the most stressful events in a person's life, ranked by researchers as high as the death of a loved one or divorce. But with the right kind of planning and care, you can take the stress out of your move.

While the advice in this article primarily covers interstate moves (a move between two or more states), many of the tips apply equally to local and intrastate (within the same state) moves and international moving as well.

The biggest mistake most people make is failing to plan ahead. Waiting until the last minute - especially during movers' busy summer season -- limits your options and can result in disappointment when it comes to securing the services of the mover you want at the date of your choosing. It also causes people to be less careful in selecting a mover – leaving them open to become victims of criminals who pose as movers to rip people off.

We suggest you begin making arrangements at least four to six weeks before the moving date. A planning checklist and planner, called Countdown to Moving Day, and other useful advice, is available at the American Moving and Storage Association consumer advice website, www.moving.org.

And here is an inside tip from someone who knows the moving industry. Most people want to move during the summer, when the kids are out of school. This means that from May to September movers are extremely busy. If you can arrange for your move at another time of year, you have a much better chance of securing a high quality move from the company of your choice. Also, most movers offer lower prices between the months of October and April.

Similarly, most people want to move at the beginning or end of the month, because most rent and mortgage payments are due on the first of each month. However, if you can arrange to move in the middle of the month, you will not only increase the likelihood of getting the mover you want and a top-notch crew, but the pickup and delivery dates you require.

How to Find a Professional Mover

AMSA does not recommend one moving company over another. However, when selecting a mover – especially an interstate mover -- we encourage consumers to choose a moving company that is a member of AMSA. Members of AMSA are required to follow all federal consumer protection regulations and participate in the loss and damage Arbitration Program sponsored by our organization.

Make sure to check out the mover you consider using through the Better Business Bureau (www.bbb.org) and be certain they are a member in good standing.

We also urge you choose from among AMSA members that participate in the AMSA Certified Mover and Van Line Program. AMSA Certified Movers and Van Lines have voluntarily agreed to abide by a Code of Conduct that requires complete disclosure of moving information to consumers, timely service and prompt response to claims and complaints.

To make your search easier, AMSA has a Referral Service available on the www.moving.org website. Simply type in move profile information to obtain a listing of professional movers in your area. If you wish, your move profile can be emailed to these movers to contact you for a free estimate.

If your shipment is to be moved within one state (intrastate) or you are moving out of the country (international move, many AMSA members perform this service as well. Also, you can contact your state's moving association for a reference to their member movers.

How to Avoid Pitfalls – And Criminals Posing as Movers

You've probably seen news stories about the proliferation of scam movers who have abused customers across the U.S. These are criminals who pretend to be movers. Typically, they offer an estimate much lower than legitimate movers. Then, when they arrive at destination, they significantly boost the price and refuse to unload the truck unless you pay the new, much higher price, usually demanded in cash.

This is against the law. Most local law enforcement agencies will not intervene in these cases because they believe they involve private, contractual disputes. Federal officials responsible for enforcing the law will take your complaint, and eventually investigate and will try to help you get your possessions back, but it is a difficult process.

As a result, the best way to protect yourself from these rogue movers is don't get involved with them in the first place. Here are dead giveaways to look for – along with good advice on how to make sure that a move handled by a legitimate mover goes smoothly and with the minimum of stress.

The website looks very professional, but you've never heard of the recommended movers. Today, the Internet is the favorite tool of rogue movers for luring victims. Typically designed to look like professional and legitimate, these websites are operated by rogue movers or brokers who assign your shipment to a mover, which can be a rogue mover.

If you use one of these sites, be sure to ask if your shipment will be brokered and insist on learning the identity of the licensed mover. Although some sites are legitimate, few bother to weed out rogue movers from who they work with. To be safe, avoid Web-based brokers and deal directly with known, well-established movers that either are located in your area or movers (agents) in your area that represent established van lines.

If the price seems too good to be true, it probably is. We're trained as consumers to look for the lowest price. While honest movers are competitive and their prices differ, they will be within a reasonable range. If a mover comes in with an estimate way below all the others, that should send up a red flag that this is someone to avoid.

To put the typical cost of moving in perspective, the examples below show ranges of average costs of interstate moves between four major cities by approximate size of a household.

TYPICAL AVERAGE COST OF MOVING PLUS PACKING

FROM:	WASHINGTON DC	BALTIMORE MD	ATLANTA GA	NEW YORK NY
TO:	LOS ANGELES	CHICAGO IL	DALLAS TX	BOSTON MA
DISTANCE:	2,628 MILES	685 MILES	783 MILES	210 MILES
1 Bedroom Apartment:	\$3,900 - \$5,000	\$3,100 - \$3,500	\$2,600 - \$3,500	\$2,700 - \$3,200
2 Bedroom Apartment :	\$5,500 - \$6,400	\$3,700 - \$4,300	\$4,100 - \$4,600	\$3,800 - \$4,400
8 Room House:	\$9,00 - \$11,000	\$6,000 - \$7,200	\$6,200 - \$7,300	\$6,200 - \$7,300
9 Room House & Garage/ Shed:	\$11,000 - \$13,000	\$7,200 - \$9,000	\$7,300 - \$9,000	\$7,300 - \$8,700

These moving cost ranges are not precise and, depending upon time of year, time of month and actual weight (of household goods being moved), these moving costs could be lower or higher than the ranges shown. Also, if the customer packs all or most of their household goods, an additional savings of \$500 to \$700 could be realized; however, liability for owner-packed cartons generally rests with the owner who packed them.

What is important to understand is that if you are moving and you obtain three estimates and one estimate is more than 50% below the other estimates, it's likely that the low-ball estimate is being provided just to get possession of your household goods to put a rogue mover in a position to demand thousands of dollars more prior to relinquishing your goods at delivery (since the estimate is not anywhere close to the actual moving cost).

Also, in addition to the pricing tactic the moving service itself may not be satisfactory. There

are sometimes circumstances that may justify a much lower price being provided by another mover, but a significantly lower estimate warrants much more scrutiny than just your uninformed acceptance.

Watch out for required deposits. A legitimate mover generally doesn't require a deposit before moving you except in extraordinary circumstances; however, scam movers frequently require significant deposits even for the simplest moves. If a mover requires you pay a significant deposit before your move to "hold your dates" or to insure "prompt service," you may want to use another mover.

Read the paperwork. Interstate movers are required to provide you with a booklet called "Your Rights and Responsibilities When You Move" and information on their arbitration program. Read the information over carefully. If the mover you are considering using doesn't provide you with this information, you may want to choose another mover.

Ask about payment options. Federal regulations require that when the mover arrives at your new home (or if your shipment is placed in a warehouse), you must pay for the move before the shipment is unloaded. It is customary for movers to require payment in cash, by certified check or money order.

The reason is simple: Just as criminals pose as movers to rip people off, unfortunately some customers try to cheat legitimate movers. On an interstate move, once the truck and crew return to another state it is difficult if not impossible for the mover to collect on a bad check or cancelled credit card payment. As a result, most movers will not accept personal checks. While some movers accept pre-approved payment by credit card, don't automatically assume a credit card will be accepted for payment. Ask your mover.

Beware of prices based on anything but the shipment's weight. Legal interstate moving estimates are based on the weight of your shipment, but scam movers often base charges on the cubic feet your goods take up in the truck, then adjust them to their advantage. Under law, shipment weight must be determined on a scale certified by a state agency. If the mover bases his price on cubic feet (which means you can't verify the amount you're charged), you may want to use another mover.

Keep in mind that pricing of local, intrastate and international shipments can differ from interstate shipments. Also, intrastate moving is governed by state – not federal – regulations. Local moves and some intrastate moves are usually priced by hourly cost of labor needed. International shipments are priced on a rate per hundredweight times the total size of the shipment for all services, which includes ocean transportation.

Never rely on a price estimate made over the phone or over the Internet. Federal rules require a legitimate interstate mover provide a written estimate. While some legitimate movers may offer a survey over the phone, we recommend you ask them to send a trained, experienced estimator to your home for a more accurate estimate, if possible. This is where planning ahead helps. The Internet is a wonderful tool for research, but obtaining a moving estimate just over the Internet is very risky.

During the estimate, show the estimator every single item to be moved. Don't forget the attic, basement, garage, closets and under beds. Reach a clear understanding about the amount of packing and other services needed. Anything omitted from the estimate but later included in the shipment will add to the final cost.

When it comes to time to move, even if you use a legitimate mover you can be in for an unpleasant surprise about the price if information you provided during the estimate isn't complete and accurate. For example, some people say they will pack everything themselves, but then don't get around to it. Remember, if the mover has to do extra packing on the day of the move, you have to pay for it. Also, any move will cost more if you forget to mention that the destination is located on a street too narrow for a large truck. Be sure to include this information when you talk to the estimator.

Understand binding and non-binding estimates.

Binding estimates guarantee the cost of the move based on items to be moved and services listed on the mover's estimate sheet. Remember, any items or services added later will result higher charges and may cause delays. By law, once the mover arrives at your destination, the driver cannot ask for payment that is more than the binding estimate before unloading the truck unless you have added items or services that were not included in the binding estimate.

A non-binding estimate, on the other hand, is not guaranteed. It is an approximation of the cost based on the mover's survey of the items to be moved, with the final cost determined after the shipment is weighed on a certified scale. With a non-binding estimate, there is no guarantee that the final cost will not be more than the estimate. However, under law the driver cannot ask you to pay more than 110% of the non-binding estimate before unloading the truck. You then have at least 30 days to pay any remaining charges.

Another type used by many movers is the not-to-exceed estimate, sometimes called "Guaranteed Price" or "Price protection". This is based on a binding estimate or actual cost (at discount, if applicable), whichever is lower. Like a binding estimate, a not-to-exceed estimate must be provided to you in writing and is binding on the mover. The driver cannot collect more at destination before unloading the truck.

Further, under federal regulations governing interstate shipments, if you are given a non-binding estimate, your mover cannot require you pay more than the amount of the estimate plus 10% to have your shipment delivered. You will then have 30 days to pay any remaining balance.

Be present when your goods are packed. Proper packing by a trained packer using specially designed cartons and materials is crucial to a good move. Schedule packing with the mover a day or two before the moving van is loaded.

If you are packing yourself, it is never too soon to start. Although packing yourself can save money, movers usually won't accept liability for damaged items packed by owners. If you want to save money, consider packing non-breakable items only, like clothes and bedding.

The driver will make an inventory of your goods and it is important to resolve any disagreements prior to signing it. Make sure all copies are legible and all items are numbered. List valuable items separately. Some appliances may require servicing prior to the move. Your mover can schedule these services for you.

Your mover may ask you to select several consecutive days for loading, and a second series of dates for your goods to be delivered. A spread of days gives you and your mover the flexibility needed to keep your move on schedule.

Adequately insure your goods. There are several options for insuring your goods against possible loss or damage. Unless you purchase additional coverage, keep in mind that all interstate household goods shipments move under limited liability, which is 60 cents per pound. Without additional coverage, for example, if a 10-pound stereo component worth \$1,000 is lost or destroyed, your mover would be liable for no more than \$6 (10 pounds times 60 cents).

For this reason, we recommend that you purchase full (replacement) value protection, the most comprehensive protection plan available. The cost for this protection depends on the value you declare for your goods that you are shipping. Articles lost or damaged will be repaired, replaced with articles of like kind and quality, or a cash settlement made for repairs or replacement of the articles at their current market value, regardless of age. Ask your mover about this recommended coverage.

For a more complete explanation of loss and damage coverage options, see the section on this subject at AMSA's consumer advice website, www.moving.org.

Report loss and damage promptly. If any of your goods are damaged or lost, report the facts promptly and in detail on the driver's copy (original) of the inventory sheet before you sign it. If you notice damage after unpacking, a claim must be filed within nine months after delivery. However, it is to your advantage to report damage as soon as possible.

The mover must acknowledge receipt of your claim within 30 days and must deny or make a settlement offer within 120 days of its receipt. When making a claim or considering a settlement offer, keep in mind the amount of liability that you declared on your shipment. For example, if the value declared on your shipment was \$10,000, the mover's maximum liability for loss or damage to the articles is \$10,000.

What to do on moving day.

- Be on hand when the movers arrive.
- Discuss the delivery arrangements fully with your mover.
- Have beds stripped and ready to be packed.
- Save your energy - let the moving crew disassemble goods.
- Read the Bill of Lading (the contract) before you sign it.
- Tell your mover how to reach you at your destination.
- Keep in contact with the mover at your destination while you are in transit.