

Daily Union Article
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Title: Avoid Moving Fraud

Each week, I receive an informational email from the Federal government that gives updates on current health issues, financial challenges facing consumers, tips for parenting, and a wide variety of other topics.

This week a new issue came across in the email – Moving Fraud. Knowing that the summer months often mean transitions in careers and living accommodations, I thought I would share some of the information provided by the Federal Motor Carrier Safety Administration (FMCSA).

It is estimated that more than 35 million Americans move each year for any number of reasons. Having just returned from an extended vacation where my family and I traveled through 9 states, I can attest that there were a lot a people moving during the end of May and first of June!

Moving is a significant event for most people. It takes a lot of time, effort, and money to make a significant move. You have to determine what needs to be packed to travel with you, what needs to be sold before you leave, and/or what needs to be given away. Sometimes the move comes with a significant amount of emotional turmoil and stress due to the decisions that need made.

Your life's memories get carefully wrapped and put in a box for transport. If you are using a moving agency, you place your trust in them that they will take the best care possible of your valuables. Here are some tips from the FMCSA to get you off to a good start when using a mover:

- 1) Know your rights and responsibilities before selecting a mover. Movers are required to give you a booklet titled "Your Rights and Responsibilities When You Move" before they begin their work in your home. Make sure you take the time to read through the booklet and have a good understanding of the many aspects of their services. This booklet will outline what paperwork should be included for you to sign and explains what right you have should any of your household goods become lost or damaged. For those who are not yet ready to pick a mover, you can access the booklet online at <https://www.fmcsa.dot.gov/protect-your-move/consumer-rights>. This can help guide your questions as you shop around for a mover. Another document movers are required to provide you is the "Ready to Move" brochure which will give you a checklist of tasks that should be done before, during, and on delivery day to help protect your rights as their customer. You can find this brochure at www.protectyourmove.gov.
- 2) Look for the red flags of moving fraud. Some of those red flags include:
 - a. The moving company demands cash or a large deposit before the move.

- b. The company representative asks you to sign a blank or incomplete document.
 - c. The mover doesn't offer or agree to come to your home to inspect what needs to be moved. If they offer a telephone or online quote, without seeing your household items, they often give estimates that are too good to be true.
 - d. The company's website offers no local address, information about their registration, or information about their insurance coverage.
 - e. The mover claims **all** goods are covered by their insurance. This is another case of it being too good to be true.
 - f. When you call the business, the phone is answered with a generic "Movers" or "Moving Company" rather than the name of the company you thought you were calling.
- 3) Be sure your mover is registered with the Federal Motor Carrier Safety Administration. You can verify the company's registration and become informed of any complaint records by calling the FMSCA at (202) 366-9805 for licensing or (202) 385-2423 for insurance. Interstate movers should have a U.S. Department of Transportation number. If moving from one state to another, avoid movers who do not present this number to you or do not show their Motor Carrier (MC) numbers in their advertisements.
- 4) Read and understand all information provided by the mover. Movers should provide you with a *written estimate* for their services, an *order for service*, a *bill of lading*, and an *inventory list*. See the chart which offers description of each of these documents.

Document	Description
Estimate	The estimate should clearly describe, in writing, all charges for services the mover will perform. Make sure the estimate is signed by the mover. Do not accept verbal estimates.
Order for Service	The order for service is a list of all the services the mover will perform and shows the dates your household goods will be picked up and delivered.
Bill of Lading	The bill of lading is a contract between you and the mover and a receipt of your belongings. You should be given a partially completed copy of the bill of lading before the mover leaves the residence at origin.
Inventory List	The inventory is the receipt showing each item you shipped and its condition. Be sure you receive a written copy of the inventory after your household goods are loaded, and that you agree with its description of your household goods' condition.

- 5) Do NOT sign incomplete documents or documents that are blank. This leaves you wide open for losing part or all of your investment in the move – both money and belongings.
- 6) Keep Your Eyes Open. Supervising the loading and unloading process is important in protecting your valuables and holding the movers accountable for their careful handling of your household goods. If you can't be there on either end of the process, appoint a representative to take your place.

The legitimate moving companies, along with the Federal government, state and local law enforcement agencies, are working together on your behalf to make sure consumers do not experience moving fraud. They can't do it alone, though. You play a very important role in combating this type of fraud. You need to do your research and plan in advance so that you know what to look for in a credible moving service.

The FMSCA offers a comprehensive moving checklist to help you with your proactive planning for a safe and secure move. You can find this checklist on the Geary County K-State Research & Extension website at: <http://www.geary.k-state.edu/>. Look for it under the Health, Home, and Family tab. Unit next time, keep living resourcefully!