

## Liability for Loss/Damage

Moving companies are required to assume some basic liability by carrying legal liability valuation and insurance coverage. Moving companies must also carry cargo legal liability coverage (loss or damage to household goods resulting from the negligence of the mover, its employees, or agents, in an amount not less than \$10,000 per incident).

Movers must provide motor vehicle coverage, including combined bodily injury and property damage liability coverage in the following minimum amounts:

- \$50,000—per occurrence—for a commercial motor vehicle with a gross weight of less than 35,000 pounds.
- \$100,000—per occurrence—for a commercial motor vehicle with a gross weight of more than 35,000 pounds, but less than 44,000 pounds.
- \$300,000—per occurrence—for a commercial motor vehicle with a gross weight of 44,000 pounds or more.

The law also provides for a limitation on the release of the mover's liability for the value of a shipper's goods at a rate not less than 60 cents per pounds, per article. Your mover must disclose this limitation of liability to you, in writing, at the time the estimate or contract for services is executed and prior to any services being provided to you. Your mover must also inform you of the opportunity to reject or select additional valuation for goods being moved.

## Internet Communication

Although the internet is a great way to investigate and compare average moving costs, it should never be used as a substitute for on-site written estimates.

You should be wary of companies who only want to operate over the telephone or the internet.

## Terms to Know

### Storage

Many movers will store your possessions when requested. Remember that there is a charge for storage services. You should also know that the additional handling of your goods into and out of storage increases the possibility of damages.

### Inventory

Except on local moves, your mover will normally write an inventory of the items being moved before loading the items on the delivery vehicle. The mover will walk through the house and place a numbered sticker on each item being moved and provides a description (including condition, or pre-existing damage) of that item.

Make sure your mover provides detailed descriptions of the pre-existing damage of each item. If the damage description is unclear or confusing, ask for clarification before the items are moved.

Be sure to get a copy of the inventory list and contract for your records.

## If You Have a Claim

Make your mover aware of your claim, in writing, as quickly as possible. The moving company can give you specific instructions on how to file a claim. If you are not satisfied with the mover's handling of the claim or your claim is not resolved through the company's normal claim handling process, you may file suit in a civil court or with an approved arbiter (if the mover is party to an arbitration service). You may also visit our website at [www.800helpfla.com](http://www.800helpfla.com) to file a complaint against the mover.

## Contact Us

If you have any additional questions regarding intrastate household moving or help finding the right resource for assistance, give us a call today at 1-800-HELP-FLA (435-7352) calling within Florida, 850-488-2221 outside of Florida, 1-800-FL-AYUDA (352-9832) en Español, and a consumer specialist will be happy to assist you. You can also visit us online at [www.800helpfla.com](http://www.800helpfla.com).

## MOVING CHECKLIST

### Send out change-of-address cards to:

- Banks/Financial Institutions
- Creditors
- Friends and Relatives
- Insurance Companies: Homeowners, Automotive, Health, Life, etc.
- Magazine Subscriptions
- Newspaper Subscriptions
- Social Security Administration
- Utility Company (Electric, Gas, Water)

### Notify these utility companies and delivery services when to stop services at your old address and begin services at your new address:

- Electric/Gas Utilities
- Laundry/Cleaning Service
- Newspaper Delivery
- Telephone Service
- Water/Garbage Pickup
- Water Softener/Bottled Water

### Transfer Records:

- Automotive Registration
- Place of Worship
- Physicians/Hospitals
- Drivers License
- Attorneys
- Prescriptions and Pharmacy
- Schools

## INTRASTATE Household Moving

Florida Department of Agriculture  
and Consumer Services

Charles H. Bronson, Commissioner

toll-free in Florida 1-800-HELP-FLA (435-7352)

calling from outside of Florida 850-488-2221

en Español 1-800-FL-AYUDA (352-9832)

visit us online at [www.800helpfla.com](http://www.800helpfla.com)



Dear Friends:

Moving your household goods can be a difficult and expensive task. Research and planning can help to alleviate some of the stress associated with moving.

The Florida Department of Agriculture and Consumer Services regulates intrastate movers of household goods within the State of Florida. The primary

purpose of the Moving Services Act is to protect Florida residents from deceptive business practices common to some moving companies. This act is also designed to protect the moving companies who have a history of providing quality services to the residents of Florida.

When you are planning a move within the State of Florida, make sure the company you choose to do business with is in compliance with the law. The company you choose should inform you:

- They have obtained certain legal liability insurance coverage.
- All moves require an estimate and contract.
- At least two of the following forms of payment are accepted:
  - Cash, Cashier's Check, Money Order, or Traveler's Check; or
  - Valid Personal Check; or
  - Valid Credit Card, which shall include, but not be limited to, Visa or MasterCard.

This brochure is designed to help Florida residents understand the law and protect their rights as consumers. I hope you find this information beneficial to your moving experience.

Sincerely,

*Charles H. Bronson*

## How to Choose a Mover

When researching a potential company to handle your moving and storage needs, find out the following information:

- Is the company registered with the Florida Department of Agriculture and Consumer Services?
- How long has the company been in business?
- Does the company offer extra services, such as packing, unpacking and storage?
- What type of protection does the company offer against loss or damage (full replacement cost, depreciated value, or the basic 60¢ per pound valuation carriers are required to provide)?
- Does the mover have a good reputation for settling claims?
- Does the company offer arbitration for claim disputes?
- Does the company have a good record of meeting its delivery schedules?
- Can the company provide proof of worker's compensation coverage, general and legal liability coverage?

Two to six weeks before your planned move date, have at least three movers come to your home and provide you with a detailed estimate. The mover's estimator should actually see the items to be moved so that a reasonable and accurate estimate can be provided. While phone and internet estimates can be a useful tool for a rough estimate, they are no substitute for having a trained and experienced estimator come to your house in person.

### The cost of your move will depend on:

- Distance involved (generally applicable for long distance moves).
- Time involved (generally applicable for local moves).
- Volume of Shipment.
- Weight of Shipment.
- Additional services requested, such as packing, storage and unpacking of goods.
- Special services required, such as long carries, stairs and elevators, and appliance servicing.
- Declared value of the goods to be moved.

## Packing

When a moving company does the packing, they not only charge you for the labor to pack or unpack your goods but also the containers and packing materials used. You may be able to perform some of the packing yourself. Ask your mover if a do-it-yourself packing guide is available.

### Here are some tips for successful packing:

- Allow four weeks to pack; the task can be much more time consuming than it appears.
- Consider packing less valuable items yourself and having the mover pack the rest.
- Suitable boxes may be found at local merchants. Do not use plastic bags or boxes that cannot be closed and sealed.
- Pack properly—do not exceed the box's weight rating (should be stamped on the box).
- Pack heavy items in small boxes and light items in large boxes.
- Wrap fragile items in tissue or bubble wrap.
- Number each box and keep an inventory list of the contents.
- Mark each box with the room in the new house where they should be placed.

If you choose to have movers pack your goods, this will be done before the actual moving day (usually one or two days prior). Make plans to be there to observe and provide direction. The more involved you are with your mover, the better the process is likely to go.

Be aware that delays can occur. Before the packers arrive, make sure you have set aside any personal items you will want to take with you, including such things as medicines. If you will need something immediately when you arrive at your new home, take it with you—do not pack it.

Before you sign the packing order, make sure all items you want moved are packed and that the carton count matches the packing order form.

## What are Your Rights?

Prior to providing you with any moving services, your mover must supply an estimate and contract, in writing. The estimate and contract must be signed by both parties and include the following:

Name, telephone number, physical address and state registration number of the mover.

Date the contract or estimate was prepared and proposed date of the actual move.

Appropriate pick-up and delivery address, name and telephone numbers of the shipper.

Name, telephone number and physical address where the goods will be held, if necessary.

Itemized breakdown, description and total of all cost and services provided.

Acceptable forms of payment available.

## Estimate and Contract

Intrastate movers are required to provide an estimate and a contract or service order for each move. Before signing this document, determine that the dates for packing, loading and delivery are part of the contract and provided to you in writing. Understand what the price is based upon:

- Appliance Servicing
- Cubic Footage
- Hourly Rates
- Stair/Elevator Charge
- Number of Items
- Packing/Unpacking
- Long Carry Charges

### Before you sign an estimate or contract:

- Ascertain that all services you requested and require are on the estimate and contract.
- Provide your delivery address and all phone numbers where you can be contacted at origin, en route and at your destination.
- Check your homeowners insurance policy before moving to see if you are covered for damage or loss during a move by a professional moving company. If not, the insurance company may provide a rider to your policy at an additional fee. You may also be able to arrange with the mover for full depreciated or full replacement valuation.