



A Moving Experience

A practical guide to plan your move

**Minnesota Department of Transportation
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Contents

- 1** Choosing a Household Goods Mover
- 2** Obtaining an Estimate
- 3** Understanding the Bill of Lading Contract
- 3** Requiring a Driver's Order
- 3** Paying Transportation Charges
- 4** Knowing How Charges are Calculated
- 4** Determining the Need for Insurance
- 5** Agreeing on Shipment Dates
- 5** Reporting Damage Claims
- 5** Remembering the Basics
- 6** Moving Tips for Building your own Checklist

Choosing a Household Goods Mover

In selecting a mover to move your household goods, one of the first determinations you should make is whether the carrier is licensed with the appropriate federal or state agency. Licensing requirements are put into law to protect you, the household goods shipper. However, moving is a complex business, and it's not possible to cover every situation or to write good business practices into law. That's why we developed this brochure, to assist you in understanding some of the common business terms and practices, and to aid you as a consumer in selecting a household goods carrier.

Intrastate Move

If you are moving within Minnesota (intrastate move), call the Minnesota Department of Transportation's Office of Freight and Commercial Vehicle Operations (OFCVO) at 651/215-6300, to see if the mover/carrier is licensed. In Minnesota, licensing requirements apply to both the mover (the transporter) and to any other person who makes arrangements directly or indirectly by lease, rental, referral or by other means to provide or to obtain drivers, vehicles, or transportation service for moving household goods if these services are for-hire and goods will be transported on public streets or highways.

Interstate Move

If you are moving to another state (an interstate move), the mover must be licensed by the Federal Motor Carrier Safety Administration. You can find out if a mover is licensed with the FMCSA by calling its Licensing and Insurance Division at 800/832-5660. Movers licensed by the FMCSA are required to provide shippers (you) with the following information:

- Publication OCE-100, *Your Rights and Responsibilities When You Move* (also available online at www.mcs.dot.gov/factsfigs/moving.htm);
- A concise, easy-to-read, accurate summary of any dispute resolution program in which the carrier participates;
- A written description of the customers' complaint and inquiry handling procedures established and maintained by the carrier.

Movers licensed by the Office of Freight and Commercial Vehicle Operations are required to display their license number and identification on all advertisements, as well as:

- File and maintain public liability insurance and a \$50,000 cargo insurance/bond;
- File and charge a schedule of rates and charges (tariffs);
- Provide evidence of compliance with workers' compensation requirements; and
- Comply with stringent driver and vehicle safety standards.

Obtaining an Estimate

The cost of the move will be estimated on either an hourly charge or based on the weight or volume of your belongings and the distance they are shipped. Moves of 50 miles or less are most often based on hourly charges. Movers generally initiate a "distance scale" (weight or volume times distance shipped) for moves over 50 miles. To help you anticipate the cost of the move a mover will give you an estimate of the price. This is a non-binding estimate. Binding estimates are not allowed in Minnesota except for government agencies. Non-binding estimates are an approximation of the cost based on the mover's survey of the items to be moved, with the final cost determined when the shipment is delivered. There is no guarantee that the final cost will not be more than the estimate. Non-binding estimates must be in writing and clearly describe the shipment and all services provided. Make sure the mover sees all items to be moved. 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 cost.

Movers are legally obligated to collect no more and no less than the charges shown in their tariffs for the service provided, regardless of prior rate quotations in non-binding estimates. The amount of charges must be on the driver's order and bill of lading relating to your shipment. The shipper (you) pays what is billed at the time of delivery unless some other arrangement has been made with the carrier.

Understanding the Bill of Lading Contract

The bill of lading is the contract between you and the mover. The mover is required by law to prepare a bill of lading for every shipment it transports. The information on the bill of lading must be the same information shown on the driver's order for service. Before the shipment is loaded, you must receive a copy of the bill of lading which you must sign. It is your responsibility to read the bill of lading before you accept it. The bill of lading requires the mover to provide the service you have requested, and you must pay the charges for the service. When shipment is delivered it is your responsibility to check the items delivered against the bill of lading.

Requiring a Driver's Order

In Minnesota a household goods mover is not required to provide you with a written estimate. However, the mover is required to provide the driver a written order, which shows the name and pickup address of the shipper, the delivery address of the shipment, the time of the pickup, the items to be transported and the estimate of the charges for the shipment. The rates and charges on the order must agree with the carrier's schedule (tariff) on file with Mn/DOT's Office of Freight and Commercial Vehicle Operations. If at the time of pickup the driver finds that there are additional items to be transported other than those named in the order, or if for other reasons the order must be revised, the adjustment must be noted on the driver's order and signed by you. A copy of this order must be given to you. If you request the mover to provide more services than those included in the order, expect to pay in full for the added services at time of delivery.

Paying Transportation Charges

If your shipment was transported as a collect-on delivery basis (COD), you will be expected to pay the total charges appearing on the freight bill at the time of delivery. Movers customarily provide in their tariffs that freight charges be paid in cash, by certified check, or money order. When this requirement exists, the mover will not accept personal checks.

Knowing How Charges are Calculated

Movers usually have a minimum weight, or volume and distance charge, or an hourly charge for transporting a shipment. The carrier of your goods should advise you how the charges have been calculated. Weights and volume (cubic feet) charges only come into play when the distance scale is used! Most Minnesota intrastate movements are done on an hourly basis. In Minnesota the carrier must charge their published rate, which results in the lowest aggregate charge.

Determining the Need for Insurance

At or before the time of pickup, you and the mover should determine insurance coverage for any possible loss or damage to the goods being moved. High value items may need additional coverage. Minnesota law requires household goods movers to call your attention to the “released value” of the goods as fixed in the mover’s tariff. You must sign a statement acknowledging the released value.

The term “released value” refers to the amount of financial risk the mover assumes while your household items are entrusted to the mover for transport. In Minnesota, the minimum released value that a mover must assume is \$.60 per pound. For example, if a 10 lb. lamp is lost or damaged, the most you could recover is \$6.00 (10 lbs x \$.60). To choose this option, you must sign the bill of lading, acknowledging the released value at “60 cents per pound per article.”

You also have the option of declaring the actual value of the shipment and writing that on the bill of lading (thus “declared value”). That amount will be the mover’s maximum liability to you. There will be a charge for this coverage, depending on the mover’s tariff. If there is a claim, the mover will repair or replace according to an item’s depreciated value. The mover’s maximum liability is \$1.25 a pound.

You may also elect to purchase “trip transit insurance” in a specified amount. A certificate of insurance, issued by either the mover or by an insurance company must be provided to you. Ask if there is a deductible. There will be additional charges for this type of coverage.

Agreeing on Shipment Dates

It is your responsibility to determine which date, or between which dates, you need to have the shipment picked up and on which date you require delivery. The dates or periods of time you and the mover agree upon should be definite, not “as soon as possible.” The mover is required to have the agreed dates on the driver’s orders. The dates you have agreed upon must also be entered on the bill of lading and become part of your contract with the mover. If you schedule your move closer to mid-month, companies may offer a lower rate.

Reporting Damage Claims

If any of your household goods are damaged or lost, report the facts promptly and in detail on the driver’s order, bill of lading or inventory sheet before you sign it. If you notice damage after unpacking, a claim must be filed within nine months after delivery or, in case of failure to make delivery, then within nine months after a reasonable time for delivery has elapsed. If a mover denies or disallows your claim, you have two years and one day from the date of the carrier’s written denial to institute a civil suit.

Mn/DOT can help customers who are having problems with a mover who does not honor their coverage responsibilities for damage or loss. Mn/DOT does not have authority to determine mover liability in particular circumstances, or the amount necessary to repair or replace items. Mn/DOT does not act as a collection agency.

Remembering the Basics

- Actual charges may be either higher or lower than the non-binding estimates.
- Specify pickup and delivery dates in the order for service.
- The bill of lading is your contract with the mover. Read it carefully. If you have any questions ask your mover.
- All promises should be in writing.
- Any changes should also be in writing, initialed by you and the mover.
- Be sure you understand the extent of your mover’s liability for loss and damage.

- You have the right to be present each time your shipment is weighed.
- If you have moved on a non-binding estimate, you should have enough cash or a certified check to pay the estimated cost of your move plus 10 percent more at time of delivery.

Moving companies provide a variety of services with a wide range of fees. Compile a list of movers, inform them of the destination and timing of your move. Ask about services they offer and make sure you understand their estimates. Then compare and see which mover suits your needs and budget.

When you choose your mover, be sure you understand:

- The rates and charges that will apply;
- The mover's liability for your belongings;
- How pickup and delivery will work; and
- What claims protection you have.

Moving Tips for Building your own Checklist

- Schedule move with a mover about a month in advance. Remember that summer months and beginning and ending days of each month are the busiest days for movers.
- Check with the Office of Freight and Commercial Vehicle Operations to make sure the carrier is licensed.
- If you are packing your own goods, don't overload the cartons. Mark and note contents and room destination on the outside of each box.
- Completely fill all cartons. If there is open space, fill with a filler like crumpled paper to avoid shifting.
- Do not pack money, valuable jewelry, medication, important papers, or food. Carry these with you.
- Pack a special "last on truck, first off truck" box that will include light bulbs, water, flashlight, and children's favorite toys. Include a set of towels, linens and coffee pot.

- Notify post office of address change.
- Unplug and do not use television sets for 24 hours prior to moving. TVs are susceptible to damage if heat is retained internally.
- If moving antiques or art work of extraordinary value obtain written appraisals of items to verify value. Check with mover about additional insurance for these items.
- Avoid waxing or oiling wooden furniture before moving. Some products may soften the wood, making them vulnerable to imprinting from furniture pads.
- Be ready on moving day. Movers usually charge on an hourly basis, so the more prepared you are, the less expensive the final bill will be.
- Check with the Better Business Bureau to see if a mover is a member and if any complaints have been filed against them, 651/699-1111.
- If possible have a responsible person both at the origin and destination sites to oversee the movers.