

# protect Your memories. money. move.

[www.protectyourmove.gov](http://www.protectyourmove.gov)



U.S. Department of Transportation  
Federal Motor Carrier Safety Administration

# protect your memories. your money. your move.

## **Are You Moving?**

### **Protect Yourself From Moving Fraud**

More than 40 million Americans move each year for personal reasons and career opportunities. It's a significant event in anyone's life. Your money, your memories are at stake. It can also be stressful, even under the best of circumstances. Know how to avoid one of the most stressful situations that can arise; protect yourself from dishonest, "rogue" movers.

Most moving companies are legitimate businesses that do quality work. But in recent years, a growing number of complaints have been filed against interstate movers - and many of those complaints spring from the fraudulent practices of a small percentage of dishonest movers known as rogue movers.

The Federal Motor Carrier Safety Administration (FMCSA), of the U.S. Department of Transportation (DOT), has initiated a partnership with other Federal, State and local law enforcement agencies, consumer groups, and the moving industry to make sure you have the information you need to "Protect Your Memories. Your Money. Your Move." from fraud.

## Red Flags For Spotting Rogue Movers

Rogue movers typically work like this: Without ever visiting your home or seeing the goods you want moved, they give a low estimate over the telephone or Internet. Once your goods are on their truck, they demand more money before they will deliver or unload them. They hold your goods hostage and force you to pay more — sometimes much more than you thought you had agreed to — if you want your possessions back.

Your best defense is to recognize a rogue mover before they have your goods. Here are the “red flags” to look out for:

- The mover doesn't offer or agree to an on-site inspection of your household goods and gives an estimate over the telephone or Internet — sight-unseen. These estimates often sound too-good-to-be-true. They usually are.
- The moving company demands cash or a large deposit before the move.
- The mover doesn't provide you with a copy of “Your Rights and Responsibilities When You Move,” a booklet movers are required by Federal regulations to supply to their customers in the planning stages of interstate moves.
- The company's Web site has no local address and no information about their registration or insurance.
- The mover claims all goods are covered by their insurance.
- When you call the mover, the telephone is answered with a generic “Movers” or “Moving company,” rather than the company's name.
- Offices and warehouse are in poor condition or nonexistent.
- On moving day, a rental truck arrives rather than a company-owned or marked fleet truck.

## Choosing a Reputable Mover

Here's an important "to do" list to help you select the right mover:

**1** **Get a written estimate from several movers.** The estimate should be based on an actual inspection of your household goods.

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**Make sure the mover is registered with the proper authority and insured.** For moves from one State to another, a U.S. DOT number is required by FMCSA. You can double-check a mover's registration on [www.protectyourmove.gov](http://www.protectyourmove.gov). For moves within a State, requirements vary. Check with your State, county or local consumer affairs agency or your State attorney general.

**Do your homework.** Read "Your Rights and Responsibilities When You Move," a booklet from the Federal Government that your mover is required to give you if you are moving from one State to another. This booklet also has information you'll need if your goods are lost or damaged during the move. You can also access the booklet online, at [www.protectyourmove.gov](http://www.protectyourmove.gov).

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**Remember your priorities when choosing a mover.** If you hire a mover based solely on the cheapest price, you may be sacrificing other things that are actually more important, such as getting your possessions moved and delivered on time. And remember, movers are required by law to deliver your goods for no more than ten percent above the price of a non-binding estimate. This is known as the 110 percent rule.

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**Check the mover's complaint history.** Contact your local Better Business Bureau and consumer protection agencies.



## Questions?

**Q.** How do I learn more about choosing a mover?

**A.** Go to [www.protectyourmove.gov](http://www.protectyourmove.gov) for more information and resources on choosing a mover.

**Q.** What if I think a rogue mover has taken advantage of me?

**A.** Log on to [www.protectyourmove.gov](http://www.protectyourmove.gov), or call 1-888-DOT-SAFT (1-888-368-7238) to file a complaint; your report could become part of a Federal investigation against the company. But remember, you should file a complaint directly with the mover before doing so with FMCSA.

**Q.** What is the difference between an intrastate move and an interstate move?

**A.** An intrastate move is one in which goods are transported from one point to another within the same State; (i.e., no State borders are crossed). An interstate move is one in which goods are transported from one State to another. FMCSA has jurisdiction over interstate moves; State and local authorities have jurisdiction over intrastate and local moves.

**Q.** How do I insure my property when I hire a mover?

**A.** There are two options: valuation coverage and insurance. When you sign your bill of lading, the mover automatically provides valuation coverage, which assumes liability for no more than 60 cents per pound per item for interstate moves. Some movers may also offer to sell or procure for you separate liability insurance from a third party insurance company. If you purchase this insurance from or through your mover, the mover is required to issue a policy or written record of the purchase.

**Q.** In addition to FMCSA, are there other authorities I should contact to report a mover?

**A.** Yes. State attorneys general and consumer affairs agencies are responsible for pursuing suspected moving fraud.

## Doing Your Part

The Federal government, State and local law enforcement agencies, and the legitimate moving industry have joined forces to combat moving fraud, but you have an important role to play as well. If you're planning to move, it's important to learn as much as you can about your rights and responsibilities.

The best source of information is on the FMCSA Web site at:  
**[www.protectyourmove.gov](http://www.protectyourmove.gov)**

You can also use this site to link to other government, law enforcement and moving industry information sources. This is very important if you're looking for more detailed State and local information, including how to file a complaint.

**Know your rights and responsibilities.  
Protect Your Memories. Your Money.  
Your Move.**



Federal Motor Carrier Safety Administration

1-800-832-5660 • TTY: 1-800-877-8339

**[www.protectyourmove.gov](http://www.protectyourmove.gov)**

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