

MOVING TIPS

(FROM FINCEN CLAIM SETTLEMENT PERSONNEL)

There are things you can do before your move that will help minimize (or avoid) loss or damage of your personal property. If you do most or all of the things listed below, you can be assured of a fair and equitable settlement of your claim when loss or damage occurs.

- ◇ Ship only your personal property – do not ship anything for someone else.
- ◇ Do not ship cash, coins, furs, or jewelry. These items are highly pilferable.
- ◇ If you have items of great sentimental value that you cannot bare to lose, do not ship them – take them with you.
- ◇ Do not ship important documents such as passports, birth certificates, marriage licenses or medical records. Arrange to take them with you.
- ◇ If you ship firearms, ensure each firearm appears as an individual line item on the inventory (including manufacturer, model, and serial number). Disable the firearm in some way, so it cannot be used.
- ◇ Do not ship corrosives (including bleach), flammables, or unsealed liquids. These items can destroy or ruin your entire shipment (and, perhaps, someone else's) if the container (s) leak. In fact, the carrier will most likely refuse to load these items on their equipment.
- ◇ Invest some time making a detailed, video inventory of all your property prior to your move. Be sure to open up closets, dresser drawers, cabinets, entertainment centers, and buffet doors, etc – do not forget the garage, back patio and outdoor shed. Do a running dialog during the video, read off model numbers, serial numbers, sizes, dates, etc. Turn on the television, microwave, and washing machine. In addition to a video inventory, prepare a written item-by-item inventory of your collections, such as coins, VHS tapes, albums, CDs, DVDs, cassettes, baseball cards, sports memorabilia, dolls, and other collectible items. You should also make a list of the purchase prices and dates of major items, such as furniture, electronic equipment, and objects of art, and gather the documentation to substantiate these items. Substantiation can be in the form of paid bills, credit card slips, canceled checks, pre-shipment appraisals, etc. Keep this information separate from your household goods. Carry it with you or mail it to your next duty station.
- ◇ If you have several high-value items, you may also consider purchasing Private Insurance to cover their cost. There are maximum allowable payments per shipment set at various amounts for each category. (Example: Linens \$400.00 per item \$2,000.00 per claim)
- ◇ You are responsible for preparing most of your items for shipment. Disconnect all computer equipment. Remove ink cartridges from fax machines and printers. Disconnect and disassemble your stereo/home theatre/satellite television system. Contact your satellite provider and ask if they will disconnect and ship your equipment.

Disconnect and drain hoses from your washing machine. Disconnect and drain garden hoses. Drain the gas and oil from your lawnmower.

◇ Plan ahead.

◇ Consider having your personal property packed and picked up a few days (even up to a week) in advance of your anticipated departure date. If you wait until the last minute and something goes wrong (bad weather or the carrier fails to show up), you may not be able to correct the problem.

◇ If you want to preclude problems when unforeseen events occur that prevent your personal property from being packed and picked up at the scheduled time and you cannot delay your departure? Line up a good friend or a trustworthy co-worker to take responsibility for your household goods and give that individual a Specific Power of Attorney (Limited) to sign for and act in your place on matters related to the packing/shipping of your household goods. Be sure this is someone you trust and can rely upon to act in your best interests.

◇ If you have small children arrange a babysitter to care for them off site. With the children safe and away from all the activity, you will be able to focus on your move. Walk through the house, room to room and observe the packing and handling of your property.

◇ Your pets are your responsibility. Please ensure that your pets are safe and away from the area where the packing and moving crew are working. You do not want your pet accidentally put into storage!

◇ It's Up To You!

◇ This is your property! Do not be intimidated or feel that you cannot have the packing crew stop if you feel that something is not being done properly. Have them take a break while you contact the Transportation Office and the Moving Company's POC immediately. If necessary, request they send a representative out to your home.

◇ Ensure the packers write adequate descriptions of the contents on the boxes and also on the inventory. While the packers do not have to list every item, they should write the general category of the items on the outside of the boxes. The general category of each box (e.g., CD's, toys, garage items, etc.) should also be written on the inventory. When items such as CD's and DVD's are annotated on the inventory, ensure that the number of CD's and DVD's are included (Example: 50 CD's/30 DVD's).

◇ High-value items absolutely must be listed on the inventory. See the separate handout on high-value items. Although the following items can be packed in the same box/container, we recommend that you ensure that stereo equipment, computers, printers, cameras, I-Pods, Play stations, computers, the number of Play station games, and such are specifically annotated on the inventory line.

◇ If it gets late in the day, some carriers may want to load the items on the truck and tell you they will complete the inventory at the warehouse. Items not listed on the inventory have a higher risk of not arriving at their intended destination. If items are missing, when

it comes time to claim them, there is no proof of tender. If there is no proof of tender, the TSP nor the Government will compensate you for these items.

◇ When the crew arrives ensure that they have mattress and box-spring containers to pack and ship them in. This should be done at your residence. More times than not, if they say they are going to pack it back at the warehouse they do not. If they forget the containers the day they pack you out make sure the moving company is notified that the crew coming to pick up your property needs to have the mattress containers. Shrink wrapping is okay for Queen, Double or Twin size mattress however a King size mattress requires the support of the container to prevent warping.

◇ If you have furniture going into storage you should notify the company at the pre-inspection that you have items going into storage and you want them shrink wrapped. If they wrap items in blankets, the blankets are removed prior to going into the storage facility. The storage facility and the carrier are two different companies and the blankets are the property of the carrier.

◇ Before you sign the inventory and allow the carrier to depart, do a walk through of your residence (look in the closets, under the stairs, and in the basement) to be sure the carrier has packed all of your property.

◇ When the carrier prepares the inventory, they will list the condition of your property. Pay close attention to the codes annotated on your inventory. The explanation for the meaning of the codes are at the top of the inventory sheets, to assist you with understanding what they are noting as pre-existing damage (PED). If you disagree with what the carrier writes on the inventory, discuss it with the carrier and ask them to change it. If the carrier refuses to change the codes, make sure you take exception on the bottom of the inventory sheet before you sign and date it (there is space at the bottom of each inventory sheet). You are required to sign the inventory. Just annotate (I do not agree with PED noted for inventory #301). There is no reason to argue with them or stop your pack out. Additionally, if you speak with the Lead of the crew when they first arrive and ask him to let his crew know that if they are going to annotate PED for your furniture that you would like them to show you the PED prior to annotating it on the inventory. This may sound a bit extreme but they will know that you are aware of the procedures and it should act as a deterrent and prevent redundant PED on your inventory.

◇ Ensure that whoever prepares your inventory writes legibly. If you cannot read or understand their writing, the claim's settlement personnel will not be able to read it either. Also, insist that you get a legible copy of the inventory.

◇ Insist that you receive a copy of the government bill of lading or service order that applies to your shipment. Do not wait until the day of pickup, because the carrier probably will not have a copy of it. If you did not receive a copy when you set up your move, contact the office that made the arrangements and request a copy.

Prepared by the Claims Section, U.S. Coast Guard Finance Center, Chesapeake, VA – for more information on claims, visit our web page at <http://www.fincen.uscg.mil/hhg.htm>.