

## **Key Tips to Protecting Your Household Goods (HHG) Move**

When moving from point-to-point in Michigan, the Michigan State Police (MSP), Commercial Vehicle Enforcement Division (CVED), encourages Michiganders to make educated decisions when hiring a moving company. Many residents are not aware that HHG businesses are required to be authorized by CVED to conduct HHG moves in Michigan.

Each year, the CVED receives numerous complaints regarding hostage freight, cargo theft, and property damage.

### **What should I do?**

Below are ten key tips to assist you in ensuring your move is protected:

1. **Make sure the company is licensed and insured:** Movers may advertise they are licensed and insured, but that may not be the case. A United States Department of Transportation (USDOT) number, alone, is not proof of authority to move HHG. A listing of carriers with active authority in Michigan is available online at the following website:

[http://www.michigan.gov/documents/msp/hhg\\_auth\\_09292015\\_503156\\_7.pdf](http://www.michigan.gov/documents/msp/hhg_auth_09292015_503156_7.pdf)

2. **Obtain an onsite estimate:** Insist that the mover conduct an onsite inventory and provides an accurate estimate. Be specific in conveying items they will and will not be moving.
3. **Read the informational brochures:** A copy of “Your Rights and Responsibilities” or “Shipper’s Information Guide” should be given to you at the time of the estimate or no later than the day of the move (before the truck is loaded). Please visit the following websites to review the brochures:

Your Rights and Responsibilities: [www.fmcsa.dot.gov/protect-your-move/consumer-rights](http://www.fmcsa.dot.gov/protect-your-move/consumer-rights)

Shipper’s Information Guide: [www.mimovers.org](http://www.mimovers.org)

4. **Obtain the details:** Before loading the shipment, movers are required by regulation to furnish the customer with a “Bill of Lading,” a receipt for goods and a contract for transportation along with payment options.
5. **Know the payment requirements:** Pursuant to the Motor Carrier Act, the mover is allowed to request payment before the truck is unloaded. If the charges are more than the non-binding estimate, you must pay 110 percent of the estimate at the time of delivery and then pay the balance within 30-days of the move.
6. **Be informed of the following regarding regulated and non-regulated rates and charges:**
  - Non-regulated rates: Moves 40 miles or less from the point of origin of the move to the destination are unregulated. Movers may charge by the hour and those rates may be negotiated.
  - Regulated rates: Rates for moves over 40 miles are regulated and based on weight and mileage, with supplemental charges added for additional services such as packing, unpacking, stairs, elevators, etc. The customer must be given a non-binding estimate, which may change depending on any special circumstances that occur during the move.

7. Prepare for your move: Pack all items in advance. Movers waiting while you pack may add to the cost of the move as waiting time. Consider taking pictures of any valuable furniture or other items that would be subject to a dispute, if damaged during the move.
8. Do not pack these items: Valuable documents, money, jewelry, antiques, heirlooms, matches, flammable items, or any other dangerous items. Shipping any item worth over \$100 per pound should be discussed with the mover.
9. Valuation protection or additional loss/damage coverage: Check with your homeowner's insurance company to verify what coverage you have for the move. Your options for valuation protection through the mover are as follows:
  - a. Accept limiting the carrier's liability to 60 cents per pound at no extra cost.
  - b. Accept a valuation of your items at \$6 per pound and pay a premium for that coverage.

For example, if you accept 60 cents per pound and your 20 pound high definition television is damaged, you will receive \$12 for that claim. If you waive your right to valuation protection greater than 60 cents per pound and you do not pay a charge for extended coverage, you will not be able to collect replacement value for any damaged items. All claims must be filed in writing within 30-days.

10. Questions?: You may contact the CVED at 517-284-3250 between the hours of 8 a.m. and 5 p.m., Monday through Friday, to verify companies have moving authority, insurance, and to assist you with any other questions you may have.