

MOVING COMPANIES

Hiring a moving company can be complicated, and even an honest mover can disappoint you unless you know your rights. Those rights can vary depending on whether you're moving within your state, between states or even overseas. Here's how to protect yourself:

- Get recommendations. Try not to rely on newspaper, phone-book, or online ads for the names of movers. Instead, get recommendations from friends, family, or reliable real estate agents. Plan to obtain estimates from at least three companies.
- Avoid movers that can't provide an address or licensing information. Ask whether they have marked trucks, and use a mover that does. Never hire a company that relies solely on a phone or online estimate, or one that requires a large deposit.
- Interstate movers are licensed by the Federal Motor Carrier Safety Administration, which offers information on how to screen them at www.protectyourmove.gov. The site also has a list of state regulators who oversee in-state movers.
- Check for complaints. The federal website and some state sites list complaints against movers. Also call the our office and ask if any complaints have been filed against the particular companies you are considering doing business with.

MAKING THE MOVE

What you should know when hiring a moving company:

The Cost. Generally, you can't be charged more—or in some cases less—than the mover's regulated rates and charges, which you have a right to see. Moves are usually billed by the weight of your possessions (using a formula based on the volume) or by the amount of time the move takes. That's why you'll generally receive a nonbinding estimate of the total cost, with the final price to be determined after the move. A fixed-price "binding estimate" may be available. But expect it to cost more.

A mover is usually allowed to charge you a certain amount above the estimate—often 10 percent, but sometimes more—upon delivery and can bill you for the rest, usually due in 30 days. If you can't make the payment on delivery, your possessions probably won't be released.

- When the mover comes to scope out the job, point out everything that needs to go so you get an accurate estimate.

SOUTH DAKOTA OFFICE OF ATTORNEY GENERAL

**CONSUMER
PROTECTION**

1302 E Hwy 14 Ste 3 • Pierre SD 57501   consumerhelp@state.sd.us

1-800-300-1986

This handout is for informational purposes and should not be construed as legal advice or as a policy of the South Dakota Attorney General. If you need advice on a particular issue, you should consult a private attorney or other experts.

WWW.CONSUMER.SD.GOV • 605-773-4400 • 1-800-300-1986

Payment Method. Some movers accept credit cards, money orders, cashier's checks, or they may offer credit themselves. Find out first, and avoid paying in cash.

Inventory. Make an accurate inventory of your possessions. It's a good idea to photograph or video at least the valuable items to document their condition. Don't pack jewelry and other small valuables, medication, and important papers.

Insurance. Movers usually provide minimal insurance but offer higher-level "replacement" coverage for an additional charge. Check your homeowner's policy, which may cover lost or damaged items.

- Never sign a document releasing a mover from liability for missing or damaged items.

Contract. Read the order for service and "bill of lading", which is your actual contract, before signing.

- The mover might need to leave certain document fields blank, such as the weight of your possessions. Don't sign paperwork that's largely left blank, and ask about anything that's not filled in.

Complaints. If there's a problem after the move (you notice items are damaged or missing), contact the mover immediately. The mover should have given you a copy of its procedures for handling complaints and inquiries. If you think you've been defrauded or that the mover violated the law, contact the South Dakota Division of Consumer Protection: www.consumer.sd.gov or 605-773-4400.