

Your Rights and Protection of Your Property

Moovers – Who are we?

Moovers is a locally operated residential and commercial moving company. We were incorporated in 2005 after several years of individual proprietorship. We strive to provide exceptional service at affordable prices to our customers. We are registered with the Federal Motor Carrier Safety Administration (FMCSA) and the US Dept. of Transportation (USDOT). We are fully insured up to and including providing coverage for professional corporate and business moves. We also have the lowest customer claim rate in the industry.

Quick Items to Note:

Everything should be in boxes that can possibly fit in a box. All boxes are to be sealed or have tight fitting tops. Do not over pack or under pack boxes such boxes do not stack in trucks. Customer should transport themselves any hazardous materials (flammable, corrosive, explosive items), perishables (food, live plants, or living items), propane tanks, cleaning supplies, and personal items (purses, medications, etc.). Lawn mowers and items that use gasoline should be drained of gasoline prior to the move. Pillows to furniture should be boxed if not attached to the furniture by the manufacturer.

Do not use your furniture as boxes. Some light clothing can be left in chest of drawers but not anything else. Furniture disassembly and assembly must be pre-arranged in your quote. If the furniture is more than a customary regular bedframe, the customer should provide the manufacturer's instructions for the disassembly and assembly of the furniture piece and any special tool that is required. Please provide a small pre-labeled box with zip-lock bag next to the furniture being disassembled for small parts and screws and bolt storage.

Rights for Consumers of Commercial Zones:

A Commercial Zone is roughly equivalent to the local metropolitan area of a city or town. Moves that cross state lines within these zones are exempt from FMCSA jurisdiction and, therefore, the moves are not subject to FMCSA regulations.

We have the lowest claim rate in our industry. Our actual claim rate is a very low 1.1%. Moovers customarily takes every precaution to protect your household goods while they are in our possession. However, despite all precautions that can be taken, articles are sometimes damaged during a move. You have the right to file a claim and to be compensated for the loss or damage during your move. Standard commercial zone moves have 60 days from the delivery of the household goods to file a claim on our Moovers' Customer Service Website. Please contact the office at 1-800-MOOVERS (800-666-8377) or 816-795-7283 to receive detailed instructions on how to file a claim. All moving companies are required to assume liability for the value of the household goods they transport. However, there are two different levels of liability that apply. It is important you understand the amount of protection provided by each level.

Minimum Value Coverage:

To provide the most economical value to our customers, Moovers provides free to all our customers the Minimum Value Coverage of household goods contracted to move. Only the inventoried items listed on the contract are protected with coverage. **(Providing an accurate comprehensive inventory list to your sales manager is critical to have your belongings covered.)** Under this option, Moovers assumes liability for no more than 60 cents per pound based upon percentage loss per article listed on your inventory to move. If an article is completely destroyed or damaged beyond its usefulness, you will get 100% of the \$0.60 per pound. Since we have a very low claim rate, many customers select this coverage for economic reasons.

Replacement Value Coverage:

Even though Moovers' claim rate is only very low 1.1%, we still offer the Replacement Value Coverage. This coverage is the most comprehensive option available to protect your household goods, but it does increase the cost of your move. You will receive from your account manager an email with your estimated quote that gives your projected move logistics, inventory of items to move, valuation coverage options, cost summary, and special notes. Your quote valuation option defaults to Minimum Valuation coverage unless you choose to buy additional coverage on your inventory to be moved. **(Providing an accurate comprehensive inventory list to your sales manager is critical to have your belongings covered.)**

Under the Replacement Value Coverage, subject to allowable exceptions, if any documented inventory article is lost, destroyed, or damaged while in our custody, Moovers will, at its option, either (1) repair the article to the extent necessary to restore it to the same condition as when it was received; (2) replace the article with an article of like, kind and quality; or (3) pay you for the cost of such replacement with a limit of six (6) dollars per pound per article based upon percentage of loss. If an article is completely destroyed or damaged beyond usefulness, you will get 100% of the \$6.00 per pound. There is a deductible amount that is associated with the Replacement Value Coverage. You will find the deductible amount on your estimated quote. If you have a substantial investment in your household goods, this option is a good investment.

Items Not Covered Under Valuation Coverage Options:

It is standard industry practice for movers to limit their liability when providing moving services. We want our customers to be informed of the limitations to the valuation coverage options that we provide. The valuation coverage options do not cover articles of value unless you specifically list these articles on the shipping inventory. If an article is listed as a box, we will use an estimate average weight of boxes regardless of the items that may be within the box. Articles of extraordinary value, items whose value exceeds \$100 per pound (for example: cash, coins, jewelry, gems, gold, silver, platinum, precious stones, furs, money, stocks, bonds, credit cards, stamps, silverware, china, furs, antiques, oriental rugs, computers, laptops, iPads, iPhones, video games, DVDs, documents, tickets, deeds, manuscripts, other valuable papers of any sort, antiques, collection

of any sort, and etc.), are not covered by any valuation options. Such items should be boxed and transported by the customer.

In addition to the foregoing, Moovers shall not be liable for loss or damage to “Ready to Assemble Furniture” made of engineered wood (press board / particleboard / glue board) and paper laminate. This type of furniture is designed for a limited/short life expectancy and does not move, carry, nor transport well without damage.

To have valuation coverage on your mattress and box springs, customers must have the mattresses and box springs in a bag or box made specifically for mattresses. All televisions, electronics, lamps, lamp shades, and delicate breakables must be in an adequately padded and boxed for its protection and listed on the specifically on the inventory to have coverage. Valuation coverage requires certain items to be properly crated due to their fragile natural state. Customers must crate: mirrors, marble, granite, rock, stone (or any other natural minerals), pictures, portraits, paintings, oil paintings, glass, glass tops, glass-like lamp shades, furniture with glass doors, and similar items. Valuation coverage will not cover these items without proper boxed or crating as stated. Items packed using furniture as a box are also not covered under any valuation coverage option.

Some buildings limit the size of entry ways, stairs, pathways, and room sizes. When there is difficulty entering or exiting an area with large articles, damages to walls, entry ways, and article being moved is very common. Valuation coverage does not cover any damages to existing property such as walls, banister, doorways, flooring, ceiling, article being moved, and etc. Movers are not plumbers, electricians, or gasmen. There is no coverage for the connecting or disconnecting of utility lines. Customers are to have their gas lines disconnected and connected only by the gas company employees.

Valuation covers does not cover damaged due to improperly packed boxes such as: open top boxes, unsealed boxes, under or over packed boxes, bagged items, or plastic totes. Valuation coverage options also do not cover damages to driveways, lawn, awnings, and etc. It is the customer’s responsibility to have proper parking preparations for the movers.

Rights for Consumers of Interstate Moves (Non-Commercial Zone Moves):

Interstate transportation of household goods gives consumers specific rights. The FMCSA regulations only apply to your mover when the mover transports your household goods by motor vehicle from one State to another or internationally. To understand these rights, please see the publication, “Your Rights and Responsibilities When You Move”, located on the web at:

<https://www.protectyourmove.gov/pdf.aspx?status=yes&redirect=/documents/Rights-and-Responsibilities-2013.pdf>