

Consumer **Checklist** *for Choosing a Moving Company*



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Follow this checklist to help reduce the chance of this sort of problem happening to you.

Consumer Checklist

Much of the stress that comes with moving can be relieved by hiring the right people to do the job. When choosing a moving company, it is wise to do some research before making a selection, and to ask your family and friends for the names of companies they recommend. It is also useful to call organizations such as the Better Business Bureau for a list of suggested movers. You may want to find out if the mover is a member of an association of movers or a certified reputable mover program.

When Mr. R moved from Vancouver to Toronto, he contacted three major moving companies for estimates before choosing a mover and, as added protection, he bought extra insurance from the mover. The movers alone cost about \$10 000.

When his belongings arrived, several rare, framed prints valued at about \$50 000 were missing, so he immediately contacted the moving company's head office.

Not only did the company accuse him of making a bogus insurance claim, because none of the packers recalled seeing the missing prints, but also added that it couldn't be held accountable for the actions of the packers because they were independently contracted casual labourers and not full-time company employees.



Start with these questions

- ✓ Does the company know about and agree to abide by the terms of the Good Practice Guidelines for Canadian Movers? Does the company provide you with a pamphlet that outlines customer and mover rights and responsibilities, as well as written material regarding mover liability for loss or damage, optional programs available, limitations on liability and additional costs associated with each level of liability?
- ✓ Is the company insured? Ask them to provide you with the insurance company's name and policy number.
- ✓ Does the company have their own equipment, or will a sub-contractor or another company be providing the service? Which company? What is their record like? Get references.
- ✓ Who will be providing services at the end of the move, such as unpacking, claims settlement, and storage? Is it the same as the original company, an affiliated van line, or someone else?
- ✓ If your belongings will be left overnight in a moving van, will the van be kept in a secure facility? Be sure to use a company that uses vehicles designed for household goods moving and storage.
- ✓ Whose storage facilities will be used – the company's or a third party's? It's a good idea to visit and check out the company's offices, storage facilities and vehicles before you move.
- ✓ Does the mover have a Workers' Compensation Board certificate? If not, you may end up paying for any employee injuries during the move.

Ask for an estimate



- ✓ For a long distance move, a reputable mover will want to inspect your belongings to help prepare a comprehensive quote. If a company says the inspection isn't necessary or wants to provide a quote over the telephone, you're probably better off dealing with someone else. Make sure that everything that needs to be moved is shown to the movers during the estimate, and find out how much it will cost if you need to add any items on the day of the move.
- ✓ When asking for an estimate, be sure to give the mover precise information about the location of your old and new residence. Notify the movers of obstacles such as stairs or escalators that will require special navigation. To avoid being charged more later on, give the movers as much information as possible.
- ✓ It is helpful to make an inventory of everything you want moved, from the basement to the attic, and ensure that special arrangements are made for goods requiring special attention (e.g. electronics, appliances, pianos).
- ✓ Be sure to get estimates and all other assurances in writing, including the delivery date, as well as the full name of the person you spoke with.
- ✓ The estimate should be on company letterhead and state the name, telephone number and address of the company, as well as a full estimate of the number of boxes to be moved, the size and value of items, the cost per hour or flat rate and terms of payment, and timing of services to be provided. If items are being moved out of the country, be sure to obtain the name and address of the moving agents who will be handling your move at the destination.
- ✓ For a local move, the estimate should provide the number of hours the move will take to complete. Make sure the estimate is dated and includes the date of the move. Don't sign a contract unless these options are spelled out in writing.
- ✓ Don't be afraid to negotiate. Beware of a price that is much lower than others. This could be an indicator of sub-standard service or higher charges to come later.

- ✓ Beware of movers who offer to forego the Goods and Services Tax (GST) or who only accept cash payments. These are often indicators of an unscrupulous mover and one who is unlikely to pay claims or even deliver your goods.

Get the details



- ✓ Who is responsible for packing?
Ask about liability if you pack the items yourself.
- ✓ Can boxes from other places like a grocery store be used?
- ✓ Should all owner-packed boxes be sealed and labelled?
- ✓ Are any licences or customs documents required, e.g., at border crossings? Who will prepare them?
- ✓ Are there special seasonal rates or any other factors that may affect the cost of the move? It can be less expensive to move between October and June, or at mid-month.
- ✓ If a deposit is required, will the money be put in trust, as is required in some provinces and territories? Is it refundable? Clarify methods of payment at the outset.
- ✓ What are the terms and conditions of protecting your goods under the mover's *Replacement Value Protection* policy, including coverage for those goods you packed yourself? Is there a deductible, and if so, how much is it?



What is replacement value protection?

Even with the best mover, you need to know how you can protect yourself:

- ✓ First check with your insurance agent/broker to find out if your existing household policy provides coverage during the move, and if so, what is the deductible. Make sure that your policy provides you with no less than "All Risks" coverage, because any less coverage leaves you exposed.
- ✓ Then check with the moving company for the cost of *Replacement Value Protection*. This means that the moving company agrees to be legally liable up to an amount that represents your estimate of the value of your property being moved. Often that amount is arrived at by multiplying each pound of weight of your shipment by \$10.00 – but that is just a rule of thumb. Make sure that the total amount of declared valuation is enough to replace all of your furniture and personal effects. Make sure that you get *Replacement Value Protection* and NOT depreciated value only.
- ✓ Ask the moving company for written material that explains how the *Replacement Value Protection* works.
- ✓ Ask the moving company for information on how to make a claim, and what the time limit is for making a claim.
- ✓ Identify the difference of liability between owner-packed versus mover-packed cartons and special care items (i.e. glass, marble, and other "at owner's risk" items that are not packed professionally).
- ✓ If you don't buy *Replacement Value Protection*, the moving company is usually liable only up to 60 cents per pound of any article that may be destroyed or lost. (For a typical television set, that's about \$30.)
- ✓ Be sure you have adequate protection either through your own insurance policy or through the moving company's *Replacement Value Protection*.



Making the best of your moving day

- ✓ Be ready when the movers arrive. Have everything ready to go, as you will be charged an hourly rate for the time the movers wait.
- ✓ Make sure both your origin and destination locations are ready. If you are moving to an apartment, book the elevator in the apartment building and notify your landlord or building manager of the arrival time of your movers. Arrange for street parking if needed.
- ✓ For long distance moves, the Good Practice Guidelines for Canadian Movers stipulate that all items must be tagged and listed by the mover and a copy of the inventory supplied to you for your records. Be sure to keep a copy of this inventory. When you arrive at your new destination, check off each piece, and note any changes to the inventory prior to signing it. Otherwise, your mover may decline your claim for lost or damaged items.
- ✓ For a local move, you should make an inventory of goods to be moved and supervise the loading and unloading or arrange for someone else to supervise. If goods are damaged or lost, make sure it's noted on the inventory, and notify the mover quickly. Normally, claims must be made within 30 days for local moves and within 60 days for long distance moves.
- ✓ When the loading has been completed, do a walk-through of your premises to ensure that everything has been loaded and nothing is left in closets, behind doors, in attics or garages.
- ✓ Take any personal, important documents with you. Back up your computer data and take the data and the computer with you.
- ✓ Take all of your valuables (e.g. jewellery, prescriptions, artwork) with you, and make special arrangements for perishables (e.g. food, plants) that may be affected by heat or cold. Make appropriate arrangements for your pets.
- ✓ When the unloading has been completed, do a walk-through of your premises and all hallways and pathways into your premises as well as the moving vehicle to ensure that everything has been unloaded.
- ✓ Enjoy your new home!

It is a good idea to ask at least three movers for estimates and check references, so that you will have a better idea of your options.

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The Consumer Checklist for Choosing a Moving Company

The Consumer Checklist for Choosing a Moving Company (hereafter the "Consumer Checklist") and the associated Good Practice Guidelines for Canadian Movers were prepared by a multi-stakeholder working group consisting of government, business, and consumer group representatives and academics, under the leadership of the Office of Consumer Affairs, Industry Canada. The Good Practice Guidelines for Canadian Movers and the Consumer Checklist were developed to complement legal protections already in place. It is hoped that the existence of the guidelines and the checklist will assist movers in identifying and adhering to high standards and will aid consumers in selecting reputable, ethical and professional movers. The guidelines can also be used as part of moving industry certification programs.

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