

## **Moving in Ohio: Know your rights when hiring a moving company**

Congratulations on your move! When hiring a moving company, you have rights guaranteed by law and enforced by the PUCO.

When planning a move, and hiring a moving company, you should know your rights regarding:

- Estimates
- Bill of lading
- Insurance coverage
- Claims

### **Estimates**

When selecting a moving company, you will want the company to tell you how much it will cost to move you. This is called an estimate. The estimate must be in writing unless your move will cost \$500 or less or is scheduled within five days. You are encouraged to read all of the provisions of your estimate carefully to know what services you are getting for your money.

You should not assume that something is included in the estimate if it is not written in the estimate. Generally, a moving company has the option of providing you with one of three kinds of estimates (clearly stated on the estimate):

1. **Nonbinding:** the final cost of the move may exceed or be less than the amount contained in the estimate.
2. **Binding:** the final cost must be the amount on the estimate.
3. **Guaranteed-not-to-exceed:** the final cost must be at or lower than the amount contained in the estimate.

If your move is within five days or costs \$500 or less, the estimate may be verbal, rather than in writing, and will be one of the three kinds described above.

### **Bill of Lading**

A bill of lading will be issued at the time the mover takes possession of your household goods. A bill of lading, like a receipt, identifies who owns the household goods on the moving company's truck.

All estimates must be attached to the bill of lading while the shipment is en route. You may request an inventory of your household goods when the moving company is loading them, but a moving company may charge an additional fee for such service.

## Lost or Damaged Goods

All moving companies are responsible for the value of the goods transported. As a result, companies must have cargo insurance in an amount equal to the declared value of your shipment. Moving companies have the option of providing you with one of three levels of reimbursement for your lost or damaged household goods. Generally, the higher the carrier cargo liability, the more the move will cost you. The three levels of coverage are:

1. Minimal reimbursement: you are reimbursed 60 cents per pound for anything lost or damaged during the move.
2. Depreciated value: you are reimbursed the current value of your goods that you declare or \$2.25 per pound, whichever is greater. (This is the level of coverage you receive if you do not choose a different option.)
3. Replacement value: you are reimbursed up to the replacement value you declare for anything lost or damaged.

There will be a statement on the estimate that you will be required to initial, indicating which level of coverage you choose. Some moving companies may offer only one reimbursement option. However, if the mover offers the minimal coverage option, they must also provide the option of replacement value reimbursement.

A moving company may also reserve the right to repair any damaged items prior to replacing them regardless of the level of coverage you selected, but this must be stated in your written estimate.

## Claims

If you notice that any of your items are damaged during the move, you should file a written claim for loss or damage with your moving company. The moving company must provide you with at least 60 days to file a claim, but will specify a timeframe in your estimate. The company must acknowledge receipt of your claim, in writing, within 15 days after they receive it. The company must then offer you a settlement, in writing, within 30 days of receiving your claim.

If an attempt to resolve the dispute with the moving company fails, call the PUCO at (800) 686-PUCO (7826) or file a complaint online at [www.PUCO.ohio.gov](http://www.PUCO.ohio.gov). The PUCO will assist you in resolving your complaint with the moving company.

## More Information

Federal law requires that moving companies provide customers with the following two publications prior to all moves between states, known as interstate moves.

- *Ready to Move?* <http://www.protectyourmove.gov/documents/ReadyToMove-2006-april.pdf>
- *Your Rights and Responsibilities When You Move*  
<http://www.protectyourmove.gov/documents/moving-rights-v9-final.pdf>

For additional information, please visit <http://www.protectyourmove.gov>.