

# IMPORTANT PAPERWORK

Moving documents can be confusing. Here's what you need to know about the most important paperwork, as well as how to store and protect them while you move.

## WHAT'S IMPORTANT?

Ideally, any relevant paperwork from a recent move should be filed and easy to locate. To help keep track of things, **file any papers you sign with your moving company, realtor, utilities, and other services** into a single folder or binder and keep them in a safe spot you'll remember so you can easily access them throughout your move. Here's what you should be looking for:

- Moving documents
- Financial documents
- Personal records and identification
- Property-related papers
- Contractual documents

### Moving Documents

You'll sign several documents throughout the moving process. Before we take a look at these documents, here are a few helpful tips to keep in mind:

- Don't be afraid to ask for clarification where you need it.
- If you don't understand something or feel overwhelmed, enlist a friend or family member to take care of the moving paperwork.
- Ask your moving company to give you the paperwork before moving day. Most legitimate professional moving services will provide you with paperwork in advance.

### Estimates

The first thing you will get from the moving company is a quote or estimate. There are a few types of estimates that you may be given:

1. **Non-binding Estimate:** The initial quote you're given based on the roughly estimated weight and cubic feet of your belongings, plus any additional services you've requested. This will not be the final cost, which will be determined after your belongings have been accurately measured and weighed. The final cost can legally be up to (but no more than) 10% more than the non-binding estimate.
2. **Binding Estimate:** The guaranteed total cost based on the weight and size of your shipment and the services you select.
3. **Revised Written Estimate:** Most moving companies reserve the right to provide a "revised written estimate" if your shipment weighs more than originally estimated, or additional services are required to get the job done.

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## Inventories

A detailed inventory will help you keep track of all the items you're moving, and will be necessary if you're using a moving or shipping company. There are two inventory lists that you will need:

1. A **household inventory** of items that will be transported by the moving company.
2. An **inventory of high-value** items so that movers can ensure steps are taken to protect them.

To make your personal inventory sheet as useful as possible, include the following:

- Which box an item is placed in
- A description of the item
- What condition it's in
- The serial number
- The amount you paid for it
- If possible, include a photograph of the item, especially if it's valuable.



These details will help you get a more accurate estimate and keep track of your items. And if they are misplaced, damaged, or stolen, you can share the description and image with your insurance company and movers. This makes it easier for them to act quickly to replace, repair, or locate the item.

**PRO TIP:** Whether you pack yourself or have your moving company pack for you, check your items against your inventory and document any damage once you've arrived.

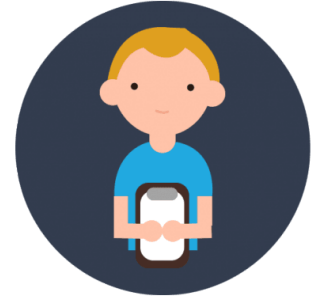
## Bill of Lading

The Bill of Lading is the official receipt, contract, and record of your moving or shipping agreement. Either on or before moving day, both you and the moving company will be required to sign it in order to proceed with the move.

**Read it carefully** to ensure that the information, details, and terms are correct. It will include detailed information about the services, fees, dates, and other important aspects of your agreement, such as insurance coverage. The following information should be included in your Bill of Lading:

- **Mover's contact and license information:** Including company name, address, phone numbers, and the information of any third party carriers or subcontractors. It should also have the USDOT (U.S. Department of Transportation) number, MC (Motor Carrier) number, and other required state licenses. *Be sure to check that the identification numbers of the vehicles match the ones on the bill of lading.*

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- **Service rates, the binding or non-binding estimates, and method of payment:** This includes annotated terms and conditions for payment, details about materials, storage, labor and other services, minimum charges or rates, and payment method. For collection-on-delivery services, the maximum amount that could be demanded based on the estimate should also be noted.
- **Your contact information and the origin and destination address of the shipment:** For collect-on-delivery contracts, this includes your contact information at both your current address and the address you will be moving to, or the contact information of the person who will be responsible for receiving the delivery if you will not be in attendance. Double check that this information is correctly recorded.
- **Agreed pickup and delivery schedule:** There are two types of delivery services available: non-guaranteed service and guaranteed service. Non-guaranteed service provides you with a time frame or window in which your items will be delivered. Guaranteed service costs more, but you will get a specified pickup/delivery date, or you will be compensated if they fail to deliver on that date.
- **The order of service or order for service,** which is a signed document that authorizes the moving company to transport your shipment.
- **The valuation addendum:** This outlines what your shipment is worth as determined by the moving company, and is usually based on weight. This is what they will pay you in the event that they are responsible for damaging your belongings. It is required when moving between states. There are two types that must be offered: Basic value protection, and full value protection.
- **The details and cost of any insurance** purchased from an insurance company on your behalf by the moving company.
- **An inventory** of your belongings.

## Company Tariff, Rules, and Regulations

When receiving your estimate, you should request a copy of the company's tariff, rules and regulations. This will include information about additional services or materials and their costs, so you can prepare yourself for any financial surprises and prep your stuff in a way that will limit the amount of necessary services.

## Property-related Papers

Property-related papers include **anything pertaining to the purchase, rental, lease or sale of your current, former, or new residence**. Keep them with your moving documents and ensure that they have the name and contact information of your real estate agent, landlord, or rental company.

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## Contractual Documents

**Warranties, receipts, guarantees, and other documents related to large or expensive purchases**, such as a car or household appliance, that you will need to get them serviced, repaired, or replaced by the manufacturer.

## Personal Identification, Records, & Financial Documents

Financial documents and personal identification or records are especially important because of the sensitive information they contain, which can be used to steal your identity. Because of this, these items require extra care during the chaos that can result from a big move. Make sure you take extra steps to ensure these papers are secure:

- Bank account information and statements
- Birth certificates
- Credit card bills
- Death certificates
- Divorce certificates
- Driver's license
- Income tax papers
- Loan papers
- Marriage certificates
- Medical records
- Military documents
- Organ donor cards
- Passports
- Prescriptions
- Professional licenses and certificates
- School records
- Security documents
- Social security cards
- Tax deductions
- Vaccination records
- Veterinary information

## STORING IMPORTANT PAPERWORK

Pack these documents in a safe and accessible location in case you need anything while you move. We also advise keeping these boxes with you in your personal vehicle, in the event that something goes wrong. What is the best way to organize and store these valuable documents? Try these tips:

1. Sort your documents into categories and organize them into labelled or color-coded files.
2. Shred any documents that are no longer necessary. They still contain valuable information about your identity.
3. Create a special "moving" folder, with all the moving documents you'll need.
4. Keep the documents in a designated banker box or other storage bin.
5. Label the box so it's not mistakenly donated or packed away.
6. Keep the documents in a safe location that's easy to access and travel with them in your personal vehicle when it's time to move.
7. Make copies of the most important documents and keep them in a safe but separate location, such as the home of a trusted parent or relative.

