this is copy for the front panel of the brochure.

End result is 11 x 14 with gate fold (each end to the center and then folded in 1/2 again to make the brochure)

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Before You Pack The First Box ...

LEARN WHAT YOU NEED TO KNOW BEFORE MOVING

Illinois Movers' and Warehousemen's Association

> Helping You Make A Better Move



this is copy for "gate folded" panels ... end panels folded to the inside If you value what you have in your home, take time to find a mover you trust to handle your most important possessions.

The decision on HOW to move is just as important as WHY you are moving. Hiring a professional and licensed mover means you have someone who knows how to pack for maximum efficiency, avoids damage, effectively loads the truck, transports and unloads safely, and they can usually do this in one day. Your belongings are protected against loss or damage, and if any workers are injured on the job the moving company covers the costs. Are each of these things covered if you move yourself or ask friends and family to help you?

What do you need to know to make a w decision? Follow these few, easy steps a make moving day a great day!

The internet offers a on of movers, but t es and individuals are out the that many prevator con o good to be true, it is. Do you too. If a deal is h homework and make sure the companies you can have the ollowina: u to plan at least 6 weeks of ore your move ule vour professional mover. Good movers are in warmer m d sometimes the first and last of the month due to high demand A physical autres for the company s obone number, not just a

c egitimate business location with operations that seem organized and clean. If you are local and visit their facility, check to see in the wavenousing area is neat and clean, especially fivou will need to store items.

Make sure the mover you hire is licensed and insured
a. For he state proves, all professional movers must be licensed with the Illinois Commerce Commission
b. For interstate (across state lines) moves, movers must be licensed by the Federal Motor Carrier Safety Administration
c. For out of state moves, contact that state's local association for referrals – we can provide contact information to you

 Gather quotes from 3 companies to compare; remember cheap does not always mean the best! Make sure you evaluate what they provide so you are comparing accurately.

Contact our office for a list of legitimate, qualified and professional movers in your area.

STEP 2: WHAT TO ASK

- Always get an estimate in writing, and if possible, have the moving company come to your home to provide an accurate estimate. Online and phone quotes are not accurate and can leave you with a larger than expected bill to pay BEFORE the mover unloads your belongings. Remember your estimate may differ from the final amount, due to unforeseen problems with the move (more boxes, additional obstructions to move-in location, etc.).
- Make sure you explain any relevant features of your new location to the moving consultant – elevators, curving staircases, parking restrictions – anything that can lead to delays if not anticipated before moving day.
- 3. Ask about your options for loss and damage protection. Your property is not automatically covered for loss or damage in the basic rangeortation rate. Ask your mover to explain what he overed, and get the information in writing. See "Loss & Damage Protection Options" for details.
- What form of payment is required? Some movers require cashier's check, money order or cash. Many moving companies do NOT accept personal checks or credit cards. Be wary of advance deposits most legitimate companies do NOT require this. Be prepared to pay 110% of the written estimate movers cannot withhold your goods if you pay the amount on the written estimate plus 10% and you have 30 days to pay the balance, if any. And know that tipping is not required or expected the consideration of a cold glass of water and courtesy is appreciated, but understand that a professional firm will not expect or require you to tip movers.

STEP 3:

DECIDING ABOUT STORAGE

- 1. Be sure you know EXACTLY where the warehouse is located.
- Confirm this is a licensed warehouse in Illinois, a separate license is required.
- Be sure to ask for a Storage Contract Warehouse Receipt, which lists the location of your goods, notes the storage rate, loss and damage protection, and more.
- 4. NEVER allow a mover to place your goods in a self-storage facility in the mover's name. It is illegal to provide storage service if a moving company is not a licensed warehouse.

BEWARE OF UNLICENSED MOVERS!

Scam artists abound in the world of unlicensed moving and warehousing companies. Many will post notices on Craig's List®, public bulletin boards, advertising in newspaper or shopper type publications. Always ask to see their license and then check their complaint history with the IMAWA or any regulatory agency (we can help you locate the correct one for your area).

If you hire an unlicensed mover, you can be legally responsible for:

- Damage they incur during the move to other private or public property
- Any work-related injury to members of their crew
- Any legal fees associated with recovery of your belongings ves. 'bandit' movers are known for holding your items hostage until you pay outrageous fees, and you will have to hire an attorney or go through the lengthy process of a criminal investigation to get them back!

Check out www.movingscam.com to read real-life stories of consumers who hired the wrong kind of mover!

BEST TIME TO MOVE

During the school year - kids actually adjust better when they can meet classmates and make friends before school is out. The new neighborhood can be lonely!

The middle of the month is typically easier to schedule as it has lower demand than the first and last of the month when most people choose to move due to closing dates.

SPECIAL CONSIDERATIONS:

The popularity of Ready To Assemble engineered wood products creates a special situation for movers - this furniture is not typically built to withstand the normal stresses of a move as an assembled unit, and can incur dents, surface damage or not withstand normal stacking and placement of items in a truck. Your mover may not accept liability for these types of pieces and may recommend you hire a third-party to disassemble or disassemble the furniture yourself before moving. Please discuss with your mover.

TOP TIPS FOR MOVING

- 1. Start searching for moving companies 6 weeks before your planned move, and schedule with a company at least 30 days prior to your move
- 2. Take advantage of clearing out your house to purge it of things you do not want or need any longer - why pay to move something you are going to get rid of anyway?
- 3. Order mailing labels for your new home address use them when you mail letters to friends, family, utilities, the post office, banks and others to notify them where you are moving
- 4. Don't worry about waxing furniture before the move it actually can leave marks from the move later
- 5. If you pack your own belongings, do not overload boxes if you cannot lift them easily they may be too heavy for anyone. Do not pack items in plastic bags as they can be torn or otherwise damaged in the move
- 6. The heavier the items, the smaller the boxes; use large boxes for bulky but lightweight items such as linens
- 7. Make sure to securely tape all box tops and box ons an any boxes that are FRAGILE
- 8. Do not pack flammables or combustibles and paint, lamp oil, etc.
- 9. Keep necessary toiletries and medicine moving day not with the moving truck
- 10. Carry your valuables and in ant papers with moving true

Ask your move for any oth a areat day fo and are hapov visit in awa.com AVAA for more tips about moving. Tips for Moving

LOSS & DAMAGE PROTECTION OPTIONS

BEFORE YOU MOVE:

Your move is not automatically covered for potential loss and damage to the full value of your property. Before you choose an option for loss and damage protection, consider the value of your possessions using your current homeowner's or renter's insurance contents coverage is a good starting point.

You must select your coverage option BEFORE you finalize your agreement - you ignature with the coverage option you choose on your bill of ading is the final contract, so please review what is best for you. Your mever can help you decide your options and can make s. but it is your choice.

law you choos one the following option or help *(see our co. tac*

TYPES OF COVERAGE:

Minimum Carrier Jiability mum coverage for damaged or lost goods, for which you pay to extra transportation posts. You are agreeing in writing to share with the mover the vability for loss or damage of your property being moved. The mover's maximum liability to you under this option is 30¢ per pound, er article to choose this option, you must write on the Bill of lading 30, per pound per article" and sign the bill of lading. and lamp x 30c = \$3.00 of coverage in case of mage or loss.

2. Declared Value

Be aware this is NOT insurance, but an agreement for you to share the liability with the mover at a higher amount than Option 1 There is a tariff charge of usually 50¢ per \$100 of value and this is depreciated coverage. You determine the total value of your items based on your homeowner's or renter's insurance, or you can multiply the weight estimate of your shipment by \$2.00. If there is a claim, each damaged item will be repaired or replaced according to its depreciated value, not to exceed the shipment's declared value. The mover is not obligated to write out a check to you for the entire declared shipment value.

\$20,000 value of contents = \$100 tariff charge to you to cover damage or loss.

Please contact us for additional help in answering questions about claims, choosing coverage, or finding a licensed mover.

tel: (217)585-2470 toll free: (888)791-2516 email: imawa@imawa.com

3. Insurance

This is coverage from a third-party insurance company that your mover can help arrange in the amount you specify. You can choose depreciated or full replacement insurance. This coverage will always be through a bona fide insurance company - your movers cannot sell insurance unless they are also a licensed insurance broker. Ask about a deductible to reduce fees, check with your homeowner's policy to see if it provides coverage of contents during a move, and note that the mover may charge for this type of coverage also.

You should receive a certificate or policy of insurance from the insurance company.

4. Choosing Nothing Making no selection on the bill of lading for loss and damage protection means the mover's maximum liability to you under the law is \$2.00 times the weight of the shipment. Unless the mover's tariff notes otherwise, there will be a charge for this coverage.

> 10,000 pounds of contents x \$2.00 = \$20,000 value. This will be depreciated value, working like Option 2, and is not replacement coverage.

AFTER YOU MOVE:

If you do have damage or loss to the cargo contents, do the following:

Note any damage on the bill of lading on the day of delivery

File a written claim with the mover within 90 days of your move; your claim has a better chance of being substantiated if you file right away

Keep the damaged article and packing material available for inspection

Be aware of which coverage option you selected on your bill of lading - this will affect what the moving company can do for you

Your mover is required to acknowledge your claim within 30 days, and to pay, decline or make a firm compromise settlement within 120 days of receipt of the claim; if delays outside the control of the mover occur, the mover is required to notify you of the status of the claim at that time and each 30 days thereafter until final action is taken



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ONLINE RESOURCES

www.imawa.com

The Illinois Movers' and Warehousemen's Association offers great tips and information on moving, and is a great resource for local referrals to professional movers in your area.

www.icc.illinois.gov

The Illinois Commerce Commission regulates moves within the state of Illinois and compiles a complaint database for all movers licensed in Illinois.

www.moving.org

The American Moving and Storage Association has a ProMover® certification program to help you find a reputable, certified mover for interstate moves

www.protectyournove.gov

The consumer site of the Federal Motor Carrier Safety Administration, which is the regulatory agency for interstate movers, offers consumer tips, a complaint database and a list of all movers licensed with a federal moving license.

www.movingscam.com

This online bulletin board shares consumer experiences with moving companies that are unlicensed and have scammed individuals and families.

www.bbb.org

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The Better Business Bureaus can show the number of complaints for a company; IMAWA standards are that qualified movers should have no more than 2 complaints in a 36-month period.



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www.imawa.com

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