



# BEWARE OF MOVING COMPANY SCAMS

## Don't Get Hijacked After a Disaster!

Imagine returning from vacation and discovering that your home was ransacked while you were away. Every piece of furniture, all your clothes, the kids toys, and even the family photos are all gone. If you are like most people, you would call the police and report a theft, then you would call your insurance company and file a claim. Now, imagine your home getting damaged by a disaster like a flood or a fire. First, you file a claim with your insurance company and then hire a mover to transport and store everything in your home until the repairs are completed. A few months later, the work is finished and you are ready to move back in, but wait, there's a problem. The moving company you hired refuses to bring your belongings back. *Why?* They have decided to increase their bill and are holding your property hostage until you pay it! To make things worse, they threaten that your stuff will be sold or auctioned off if you don't. Steve and Susie Peeler experienced this first hand and share their heartwrenching story on the CBS Early Show at <http://www.cbsnews.com/news/beware-of-moving-scams/>



Believe it or not, moving scams like this are common and usually considered civil matters rather than criminal, so the police may not be able to help you. However, there are a number of ways you can avoid scams like this from happening to you and here are some tips to protect yourself:

- 1] Avoid telephone or internet quotes. Oftentimes low ball quotes given over the phone or online are provided by moving brokers and not the actual movers themselves. Have any prospective movers give you their estimates in person so they can accurately estimate the weight, labor, and materials needed to do the job.
- 2] Ask if there will be *any* additional costs that are not included in the estimate and if there will be, get those costs in writing as well. Movers may charge extra for packing materials, difficult building access, moving expensive antiques or unusually heavy items, etc.
- 3] Get references from family members or friends. Talk to people who have used a mover and were satisfied with their service.
- 4] Do your homework and be sure the company is legitimate. Check with the Better Business Bureau to see if there is a complaint history and contact the Department of Transportation – Federal Motor Carrier Safety Administration to see if they're licensed and reputable.
- 5] Get everything in writing and never sign a blank contract. Read every word and make sure that all your belongings are listed in detail.
- 6] Take photos and/or video of your belongings before they are packed. This will give you evidence of what you own and its condition prior to the move.
- 7] Keep important paperwork like financial documents and sensitive personal information with you and don't allow high value items such as jewelry, fine artwork, firearms, coin collections, precious metals, etc. to be moved. Items of this nature can be stolen by people working for the movers.
- 8] Don't pay up front. When you do pay, use a credit card that will help you fight any fraudulent charges.

September is National Disaster Preparedness Month. If you would like to know how to prepare for recovery and learn how to avoid the many pitfalls that present themselves in the aftermath of disaster events, get *The Red Guide to Recovery – Resource Handbook for Disaster Survivors*. To get your copy, click on the book here at the right.

