

Have you discovered LOSS AND/OR DAMAGE to your Household Goods Shipment?

If so, you should contact the mover immediately and notify them that you have lost and/or damaged goods and file a claim. Next, you should promptly:

- Make a list of the items that are missing;
- Make a list of the items that are damaged;
- Take photographs of the damage (If possible take photographs before loading of your shipment and after unloading if there is damage);
- Obtain cost for replacement value of items that are missing and/or damaged;
- If the mover provides a claim form to you, complete and return the claim form along with the supporting documentation.

You have 9 months from the date of delivery to file your claim for loss and/or damage

The mover has 30 days to acknowledge receipt of your claim and it then has 120 days to decide whether or not it will offer a settlement. **A Claim for Loss and/or damage to your Shipment is a Civil Matter. The Federal Motor Carrier Safety Administration does not have the authority to force your mover to pay a settlement for loss and/or damage, or act as your advocate against the mover.**

Understanding the Liability of Your Mover for Your Shipment

There are two types of liability coverage under Federal Law:

- Full Value Protection which covers the full replacement value per item of your shipment and is often obtained from your mover for a fee; and
- Waiver of Full Value Protection which is offered by the mover at no cost to you. This level of protection only covers your shipment at \$.60 a pound per item, *and you have to agree to this coverage from the mover in writing.* For example: If you have a 42" flat screen TV that weighs 50 pounds, the mover is only obligated to offer you \$30 as a settlement. (Calculation: $50 \times \$.60 = \30)

The type of liability you signed for at the pickup determines how your claim for loss and/or damage will be handled. If you signed and paid the fee for Full Value Protection, the loss and/or damage to your shipment will be processed based on the replacement value of the damaged or lost item. However, if you signed for Limited Value Protection, your loss and/or damaged goods will be based on \$.60 per pound per item, regardless of the value of the item.

If you are not satisfied with the outcome of your claim filed with the mover, you should first attempt to work out an agreement with your mover to resolve the dispute. However, if both you and the mover are not able to agree, you have two options:

1. Seek an arbitration hearing; or
2. Initiate legal action against your mover.

For more information about your recourse when a dispute occurs see the "Dispute" section on the home page of protectyourmove.gov.