Know your rights. Prepare for your move.

A companion guide for individual shippers moving household goods across state lines. Local moves, commercial freight, government-sponsored shipments and stand-alone storage may have different rules or contract procedures.

Before pickup

Get a written estimate and understand whether it is binding or nonbinding, the services included, and how changes will be handled. Review the bill of lading, inventory, payment terms, pickup and delivery dates, valuation selection and access to the mover's tariff. Ask questions before signing; keep copies and do not sign blank documents. [1]

You should receive FMCSA's **Your Rights and Responsibilities When You Move** booklet and **Ready to Move?** brochure, plus the mover's claims procedures and arbitration-program information. Links are on page 4. This guide supplements those materials. [1, 2]

Choose valuation before the move

Full Value Protection: The default unless properly waived. For covered loss or damage, the mover may repair the item, replace it with a similar item, or pay for repair or current market replacement value. Ask for the written plan, cost, declared shipment value and any deductible. [3]

Released Value: No additional charge, but protection is limited to **$0.60 per pound per article**, not the item's purchase price. It requires a specific signed selection. A 10-pound item has a maximum released-value amount of $6, even if it cost much more. [3]

Disclose articles worth more than $100 per pound in writing and follow the high-value inventory instructions. Valuation is the mover's liability; separate insurance is a different product. Deductibles shown on a claim form record the existing contract choice and do not purchase or change coverage. [3, 4]

At pickup and delivery

Check inventory descriptions and condition notes. Identify missing or damaged items clearly before signing the delivery paperwork; keep photos and copies. Do not sign language that releases liability merely to acknowledge delivery. A notation alone is not a complete written claim. [1, 3, 5]

Sources: [1]-[5] on page 4. Your signed transportation documents and applicable law govern.

How to submit a claim

1 | Send a written claim

Email **claims@aiomoving.com**. Use the All In One claim form or another written submission that identifies the shipment, states that the carrier is responsible, and requests a specified or determinable dollar amount. Photos, delivery notes or a phone report alone do not meet the written-claim requirements. [5]

2 | Identify each item and support its value

Include your name, contact information, job or bill of lading number, pickup and delivery dates, addresses, and when the issue was discovered. On the item sheet, list each item, inventory number, description of loss or damage, quantity, age, original cost and amount claimed.

Attach available photos, receipts, repair estimates, replacement quotes and inventory exceptions, labeled with matching item numbers. Identify any earlier damage and any related insurer or carrier payments. Keep originals and proof of submission. Submit on time rather than waiting to gather every supporting document.

3 | Use continuation sheets when needed

The item-detail page holds **20 items**. Add sheets for items 21-40 and beyond, using consecutive item numbers and sheet numbers. Save each extra fillable sheet as a separate PDF, or print copies. Put the total for all items on the certification page. Inspector response and settlement-value columns are for office use.

4 | Preserve items for review

Keep damaged items, packaging and photos if safe. Contact the claims team before disposal or repairs that could prevent inspection. Explain any urgent action taken to prevent further damage. The inspector's proposed value is separate from the amount you claim.

Federal timing to keep in mind

File promptly: FMCSA advises filing a written interstate household-goods claim within **9 months after delivery**. For non-delivery or unusual circumstances, check the bill of lading and applicable deadline promptly. [6]

30 days: A proper written claim must be acknowledged unless paid or denied in writing within that period. **120 days:** The carrier must pay, deny or make a firm written offer; if unresolved, it must explain the delay in writing at 120 days and every additional **60 days** while pending. These are response requirements, not a promise of payment. [5]

A claim submitted to a mover and a government complaint are separate processes. Keep track of claim and legal deadlines even while a complaint is being reviewed.

Fraud prevention & disputes

Protect yourself from moving fraud

Verify the mover's identity, USDOT registration and authority through FMCSA. Warning signs include demands for cash or a large advance deposit, missing federal consumer materials, and a mover who will not clearly identify the business or explain its documents. Independently verify unexpected changes in payment instructions. [7, 8]

Accurate reporting protects everyone

Describe what you know and identify estimates as estimates. Use genuine, unaltered receipts and photos; distinguish new damage from prior wear. Do not invent missing items, inflate quantities or values, or hide payments already received for the same loss. If you discover an error or find a missing item, update the claims team in writing.

Keep a clear record of what was submitted and when. A disagreement about value, an honest mistake, or missing documentation does not by itself prove fraud. Provide the facts and supporting records so the claim can be evaluated fairly.

If you disagree with the settlement

Write to **claims@aiomoving.com**, identify the disputed items and explain the requested correction with supporting evidence. Ask for the written basis of the decision and the mover's arbitration-program instructions.

Interstate household-goods movers must offer an arbitration program for covered loss/damage and certain additional-charge disputes. If you request arbitration for a claim of **$10,000 or less**, the mover must participate. For a claim above $10,000, the mover may decline. Fees may apply. Review the program terms before proceeding; legal remedies may also be available. [9]

Report suspected misconduct

Use the complaint route at FMCSA Protect Your Move or call **1-888-368-7238**. FMCSA receives complaints and enforces regulations, but does not decide or collect your individual damage settlement. A complaint does not replace a claim filed with the carrier. [10]

Keep contracts, payment records, emails, text messages and a factual timeline. For immediate threats or danger, contact local emergency services.

Government-sponsored moves

If a government agency arranged your move, also follow that agency's transportation and claims instructions. The label "Government Value" on a company form does not define your coverage or the agency's claim deadlines. Obtain the governing shipment documents.

Official resources & your records

Open the linked official materials below. Ask your moving coordinator for paper copies if preferred. The mover must furnish the required federal materials and its own arbitration disclosure; this packet does not substitute for them.

1. Your Rights and Responsibilities When You Move
2. Ready to Move? - FMCSA brochure
3. FMCSA Liability & Protection
4. FMCSA Valuation and Insurance guidance
5. 49 CFR Part 370 - claim filing and processing
6. FMCSA - Loss or damage to your shipment
7. FMCSA - Spot the Red Flags
8. FMCSA - Tips for a Successful Move
9. FMCSA - Handling Disputes
10. FMCSA - What if there are problems?

Keep these together

Written estimate and amendments; bill of lading; inventory; valuation selection; receipts and payment records; claim form and continuation sheets; photos and value evidence; acknowledgment and settlement correspondence; the mover's arbitration-program summary.

Optional record of receipt - no waiver of rights

My signature below acknowledges receipt of this All In One information packet only. It does not accept a settlement, release a claim, select valuation, or confirm receipt of any separate document not actually provided.

Shipper name / job number _____

Signature / date _____

Questions or a written claim?

claims@aiomoving.com

Include your name and job number in the subject line.

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