

COMMONLY MADE ERRORS

Individuals need to know there are things they can do before they move that will help them minimize (or avoid) loss or damage of their personal property. If they do most or all of these things, they can be assured of fair and equitable settlement of their claim when there is loss or damage. If you are an investigating officer, you can take a proactive role by conducting a "pre move" claim avoidance session with the individuals you know will be rotating to a new assignment, separating or retiring.

- Ship only personal property that you own – don't ship anything for someone else that doesn't belong to you.
- Don't ship cash, coins, furs, and jewelry. These items are highly susceptible to pilferage.
- If you have items of great sentimental value that you cannot bear to lose, do not ship them - take them with you.
- Don't ship important documents such as passports, birth certificates, marriage licenses, or medical records. Arrange to take them with you.
- If possible, don't ship firearms. Try to take them with you. If you must ship them, ensure each appears as a line item on the inventory (including manufacturer, model, and serial number).
- Don't ship corrosives (including bleach), flammables, or unsealed liquids. These items can destroy or ruin your entire shipment (and, perhaps, someone else's) if the container(s) leak. In fact, the carrier will most likely refuse to load these kinds of things on their equipment.
- Invest some time making a detailed, video inventory of all your property prior to your move. Do yourself a favor - go overboard on this one. Be sure to open up closets, dresser drawers, cabinets, entertainment centers, and buffet doors, etc – don't forget the garage, back patio and outdoor shed. Do a running dialog during the video, read off model numbers, serial numbers, sizes, dates, etc. Turn on the television, microwave, and washing machine. In addition to a video inventory, prepare a written item-by-item inventory of your collections, such as coins, VHS tapes, albums, CDs, cassettes, baseball cards, sports memorabilia, dolls, and other collectible items. What's the value of doing all this? First, it documents what you own. Second, if it's done just a few days before your move, it helps to document that major appliances were in working condition at the time of shipment. Don't ship the inventory or video in your shipment – take it with you.
- You are responsible for preparing most of your items for shipment. Disconnect all computer equipment. Remove ink cartridges from fax machines and printers. Disconnect and disassemble your stereo/home theatre/satellite television system. Disconnect and drain the hoses from your washing machine. Disconnect and drain garden hoses. Drain the gas and oil from your lawn mower.
- Think ahead.

- Consider having your personal property packed and picked up a few days (even up to a week) in advance of your anticipated departure date. If you wait until the last minute and something goes wrong (say, bad weather or the carrier fails to show up), you may not be able to correct the problem.
- Want to preclude problems when unforeseen events prevent your personal property from being packed and picked up at the scheduled time and you can't delay your departure? Line up a good friend or a trustworthy co-worker to take responsibility for your goods and give that individual a power of attorney to act in your place. Be sure this is someone you trust and can rely upon to act in your best interests. It's up to you! It's your pack and pick up time.
- If something is not being done properly, it's up to you to call the transportation officer immediately.
- Be sure the inventory the carrier prepares lists all of your property. If it gets late in the day, the carrier may want to load the items on their equipment and tell you they'll complete the inventory back at the warehouse. Tell them NO! Things not listed on your inventory almost never show up when your shipment gets delivered at destination. Further, chances are slim to none for getting paid on claim for an item that doesn't appear on the inventory.
- Before you sign the inventory and allow the carrier to depart, do a walk through of your residence (look in the closets, under the stairs, and in the basement) to be sure the carrier has taken all of your property.
- Ensure all expensive items (e.g., VCRs, stereos, televisions, and cameras) are listed as separate line items on the inventory.
- When the carrier prepares the inventory, they will list the condition of your property. You need to pay close attention to the codes they list which show things are scratched, dented, chipped, etc. If you disagree with what the carrier shows on the inventory, discuss it with the carrier and try to get them to change it. If the carrier refuses to change the condition, make sure you take exception on the inventory before you sign and date it (there's usually space at the bottom of each inventory sheet).
- Ensure that whoever prepares your inventory writes legibly. If you can't read or understand their writing, it's guaranteed that claim settlement personnel won't be able to read it if you have to file a claim. Also, insist that you get a readable copy of the inventory. Quite often, the carrier wants to stick you with the last copy, which may be impossible to read.
- Insist that you receive a copy of the government bill of lading or service order that applies to your shipment. Don't wait until the day of pickup, because the carrier probably won't have a copy of it. If you didn't get a copy when you set up your move, contact the office that made the arrangements and have them furnish you a copy. If you elected full replacement value insurance for your property, you need to be sure block 27 of the GBL is annotated. If it's not, you won't have the coverage and it is not something that can be added after the fact.