



How to Make the Right Move Consumer Handbook



**How you can get a cheap and easy
move for your household.**

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Making the Right Move

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Introduction & FMWA Code of Ethics

Moving to a new home is one of life's most stressful, but exciting undertakings. It is important that you understand your rights and responsibilities when you move. The Florida Movers and Warehousemen's Association (FMWA) wants to help you make this transition to your new home a smooth one. This guidebook will assist you in your move within the state of Florida. For moves outside of or that leave the state of Florida, please contact the American Moving and Storage Association at 703/683-7410 or visit the AMSA website at www.moving.org.

FMWA is a nonprofit trade association dedicated to facilitating the professional development of members and allies of the moving and storage industry. The association worked closely with the Florida Legislature and the Division of Consumer Services in drafting legislation to protect both consumers and legitimate movers. Members of this professional association have all agreed to abide by the regulations set forth by the 2002 Florida Mover Regulation Act, and the FMWA Code of Ethics.

FMWA Code of Ethics



The Florida Movers & Warehousemen's Association established this Code of Ethics as a guide to the members of the association in dealing with the laws of the land. Each member of the association agrees to conduct business in keeping with this code.

WE AGREE TO

1. Operate our business within the minimum operating standards established by the association.
2. Handle our customers' property with the utmost care at all times.
3. Maintain all equipment, at each facility, in keeping with proper commercial practices and safety standards, and to observe all laws and safety regulations established to ensure the safety of our workers and the property of our customers.
4. Fulfill commitments to our customers to the best of our ability.
5. Observe all applicable laws or regulations of state, federal, and other governmental bodies, and to conduct only such operations as we can perform with competence.
6. Participate only in fair and honest advertising of products and services.
7. Avoid untrue or misleading statements concerning a competitor or its methods of operations.
8. Use honest and accurate methods and equipment for weights and measurements.
9. Respond promptly to complaints by customers and settle disputes in a fair and reasonable manner.

Choosing a Mover

Professional movers provide a wide range of services for a wide range of fees. The most important step in making your intrastate move a success is choosing the right mover. The best way to find a mover is to ask your friends, coworkers, or business associates for a referral. You can also check with the FMWA, the Florida Division of Consumer Services, or your local county's Department of Consumer Affairs.

FMWA does not recommend moving companies nor does it recommend one moving company over another. When selecting a mover, we do encourage you to choose an FMWA member mover. FMWA provides a search service through its website, www.FMWA.org, or by contacting the membership department at 850/222-6000. The members of FMWA have agreed to abide by the association's code of ethics and state, local, and federal regulations.

It is important to plan well in advance. You should begin the process of selecting a mover four to six weeks prior to your move. Once you have compiled a list of movers, contact them and let them know when and where you will be moving. Ask them about the types of services they offer and inquire about their insurance coverage and additional insurance services. Arrange for them to visit your home and give you a written estimate. Ask them to explain the estimate in detail and give you a copy. If a moving company will not give you a written estimate, eliminate it from your list of potential movers. By Florida law, moving companies are required to supply you with a written contract before the move. Once you have a few estimates, carefully compare them to see which mover best meets your needs and budget.

Some additional questions you may want to ask include:

Investigate your mover

There are several sources for information on particular moving companies:

Florida Movers and Warehousemen's Association
P.O. Box 14629
Tallahassee, FL 32317
850/222-6000
www.FMWA.org

Florida Division of Consumer Services
2005 Apalachee Parkway
Rhodes Building
Tallahassee, FL 32399-6500
800/435-7352 (Florida only)
850/922-296
www.800helpfla.com

Federal Motor Carrier Safety Administration
400 7th Street SW
Washington, DC 20590
888/368-7238
www.1-888-dot-saft.com

Palm Beach County Division of Consumer Affairs
Department of Public Safety
50 S. Military Trail #201
West Palm Beach, FL 33415
561/712-6600

Broward County Consumer Affairs Division
115 S. Andrews Ave.
Annex Room A-460
Ft. Lauderdale, FL 33301

Miami-Dade County Consumer Service Department
140 W. Flagler St. Ste. 902
Miami, FL 33130
305/375-4222 x 559

Pinellas County Consumer Protection
14250 49th St. North
Clearwater, FL 33762
727/464-6200

- ✓ Is the company registered with the Division of Consumer Services?
- ✓ How long has the company been in business?
- ✓ How does the company handle claims for damaged/delayed goods?
- ✓ Does the company have an on-time delivery record?
- ✓ Does the company provide storage and packing services if needed?

Although the Internet is a valuable resource for gaining general knowledge about moving costs, it should never be used as a replacement for an onsite estimate. Avoid doing business with Internet-only or telephone-only moving companies. Many of these businesses are not movers at all, but rather broker your move to some other mover that may not follow generally accepted practices. You likely will have no control over the choice of mover in these situations.

Remember, you can research your selection by contacting the FMWA, the Florida Division of Consumer Services, or your local consumer protection agency.

The Cost of Your Move

A number of factors will determine the cost of your move. When you move (time of year and time of month – the busier the time, the higher the cost in general), where you move, and what you move (based on weight) all contribute to the cost of your move. Additional services, like packing, unpacking, and storage, plus special services required, such as stairs and elevators and appliance servicing, can add to the total cost of your move.



Use the FMWA mover locator service to find a local professional mover that will provide you with a free in-home estimate. Price is not the only factor to consider when moving; peace of mind and lower stress contribute to the total value of a professional move.

After Choosing a Mover

Based on your careful research, you have chosen the mover that best suits your needs. Be sure both you and the mover understand the following terms that need to be agreed upon:

- ✓ Rates and charges
- ✓ The mover's liability for your belongings
- ✓ How pickup and delivery of goods will work – including the dates and times of both
- ✓ How claims will be handled
- ✓ Any additional services the mover will provide: packing, storage, insurance, etc.

The mover must supply you with a written contract and estimate as set forth in Chapter 507, Florida Statutes. Before you sign the contract and estimate, make sure you understand everything that is written on it. If you don't understand something, ask! If you need help understanding the contract or estimate, don't hesitate to ask a third party for an explanation (e.g., an attorney or a local consumer services organization).

Before you move, check with your homeowners/renters insurance company to see if you are covered for damages or loss during a move by a professional moving company. If your policy

does not provide coverage, ask your insurance company if it will provide a rider for an additional fee. If this is not possible, speak with your moving professional about valuation coverage it provides and if additional insurance services are available for an additional fee. FMWA member companies have agreed to provide adequate insurance coverage for their customers' goods. Member companies meet or exceed the guidelines set forth under Chapter 507, Florida Statutes. Movers are required to disclose the limit of liability insurance they provide (based on weight of goods) and to give you the opportunity to select or reject additional coverage based on the value of the goods being transported.

Remember, these simple things can make your move go smoothly. Plan well in advance, be well informed, ask questions, understand the answers, and choose a professional FMWA member mover!

Consumer's Guide to Moving Terms

Moving terminology can sometimes be confusing. Since you should never sign anything without fully understanding the terms and conditions, we have put together a glossary of terms for you:

- **Accessorial (Additional) Services** – services such as packing, unpacking, or shuttle service that you request to be performed (or are necessary because of landlord requirements or other special circumstances). Charges for these services are in addition to transportation charges.
- **Advanced Charges** – charges for services not performed by the mover but instead by a professional, craftsman, or other third party at your request. The charges for these services are paid for by the mover and added to your bill of lading charges.
- **Bill of Lading** – the receipt for your goods and the contract for their transportation. It is your responsibility to understand the bill of lading before you sign it. If you do not agree with something on the bill of lading, do not sign it until you are satisfied that it is correct. **Be sure to keep a copy of your bill of lading for your own records. It is a very important document.**
- **Estimate** – an agreement made in advance with the mover outlining the cost of the move based on the qualities and services shown on the estimate.
- **Guaranteed Pickup and Delivery Service** – an additional level of services whereby dates of services are guaranteed, with the mover providing reimbursement for delays. This premium service is often subject to minimum weight requirements.
- **High Value Article** – items included in a shipment that are valued at more than \$100 per pound. These items should be disclosed to the mover to ensure that they are protected accordingly.
- **Inventory** – the detailed, descriptive list of your household goods showing the number and condition of each item. These are performed at the request of the consumer at an additional cost.
- **Transportation Charges** – charges for the vehicle transportation portion of your move. These charges apply in addition to the additional service charges.
- **Order for Service** – the document authorizing the mover to transport your goods.
- **Pickup and Delivery Charges** – separate transportation charges applicable for transporting your shipment between the warehouse and your residence.

In calculating the cost of your move, the following need to be considered and should be included in the estimate:

- ✓ Distance involved
- ✓ Time involved
- ✓ Volume and weight of shipment
- ✓ Additional services, e.g., packing, storage, and unpacking of goods
- ✓ Special services, e.g., long carries, stairs and elevators, and appliance servicing
- ✓ Declared value of the goods to be moved

Make sure all of the services you require are listed on the estimate and contract, along with their itemized costs.

Packing

The first step in packing for your move is making an inventory of your belongings. Take an objective look at what you own, and decide what must go and what can be left behind. Remember, extra weight costs extra money. Sell, give away, or throw out those items you will not be taking with you! This is a big task, so give yourself plenty of time – packing always takes longer than you think.

Once you have decided what you will be taking with you, the next step is to decide whether you will pack yourself, have your moving company arrange for professional packers to do the work for you, or both you and the moving company will share these duties. When weighing this decision, keep in mind that your moving company will use trained professionals, provide all of the packing materials, and accept liability for all the items it packs. Generally, moving companies will not accept liability for any goods that you pack yourself; therefore, you must weigh the savings from packing yourself against the possible loss due to damage of self-packed items.



Your moving company will send the packers one to two days before the scheduled date of your move. You or a trusted representative should be at home while the packers are there. If you request an inventory as part of your mover's services, the inventory will be itemized, and each carton or piece of furniture will have an inventory number. It is at this time the moving company will note any existing damage to your household goods prior to moving, and this inventory will be used to compare the condition of the goods upon delivery. It is important to note any disagreements between you and the moving company at this time. Make sure all copies of the inventory are legible and make sure "high value" items are listed separately. Before signing the inventory sheet, make sure you understand everything on it, make sure the carton counts match the number of cartons packed, and get a copy for your records.

While the packers are there, mark boxes containing fragile items with a big "X" – open these first upon delivery to check for damage. Make sure all boxes are clearly labeled with your name,

the moving company's inventory sticker, and the room in the house in which the box should be placed upon delivery.

Are you taking your appliances with you? Some appliances need professional servicing before they can be moved to provide for their safe transportation. To ensure your appliances do not incur damage during transit, have them serviced prior to moving and upon installation at your new location. Your moving company may be able to provide these services or supply you with a list of professionals who can provide these services.

Whether you are packing your belongings yourself or having your mover pack them for you, remember to keep out anything you will need for a few days and for the time of travel between your old and new homes. Keep in mind that there are sometimes unforeseen delays; try to avoid packing essentials, such as prescription medicines, children's items, extra clothes, toiletries, etc.

It's Moving Out Day!

Choosing which day and date you move can have an effect on the cost of your move. Moving over the summer and during the first/last week of the month is generally more expensive than moving during the winter and the middle of the month. If you can offer some flexibility in scheduling by giving your mover a window of a couple of days on both the pickup and delivery ends of your move, the likelihood of having an on-time move increases.

When moving day arrives, the most important thing is to be there! If you have young children and pets, arrange to have someone else watch them. Be on hand when the movers arrive and have everything ready – e.g., have beds stripped and items not being transported by the moving company already packed in your personal vehicles. If at anytime during the day you are unable to be there, make sure an adult authorized to take your place is there and that this person is identified as your representative to the moving company.

The movers will prepare a bill of lading (also known as the contract or service order). A bill of lading is the customer's receipt for goods and a contract for transportation. Items on the bill of lading should match your itemized inventory. Your signature on the bill of lading acknowledges that the household goods can be loaded on the van and released to the carrier. Read this before you sign it. If you don't understand something, ask for a clarification – and put the clarification in writing in the margin before signing. Keep a copy of the bill of lading for your own records. Make sure all of the services you require are on the contract.

Discuss the delivery arrangements fully with your mover. Confirm the date and time of delivery and give the van driver written directions to your new home. Make sure the mover is able to reach you during transit and at your destination. Make sure you have a local telephone number and address where you can reach the moving company at your destination.

It is your responsibility to make sure everything is packed and loaded on the van, so remain on the premises until everything is loaded. Then make a final inspection of your home before signing the bill of lading.

It's Moving In Day!

Make sure the movers can reach you both in transit and at your destination; if they cannot reach you, your goods may be placed in storage, and you will incur additional charges to have your belongings delivered at another time. You will then be responsible for contacting the mover and arranging for an alternate delivery date. Communication between you and your mover is crucial during this phase of your move.



Have the utilities turned on at your new home the day before the movers are scheduled to arrive with your belongings.

Be sure you are there when the movers arrive. Plan to stay there while they unload and be available to direct the movers where to place your furniture, appliances, etc. As your household goods are unloaded, check for damage or missing items by verifying the delivery of all goods listed on your inventory list and bill of lading. If at anytime during the day you are unable to be there, make sure an adult authorized to take your place is there and identify this person as your representative to the mover.

If any of the cartons have visible damage, open them while the movers are still there and note any damage to the contents on the driver's copy of the inventory before signing it. Report any other damage, as goods are unpacked, as soon as possible and save all of the packaging materials and cartons for your moving agent to inspect.

Be prepared to pay the full amount of the estimate on the day of delivery, using one of the accepted forms of payments. According to Chapter 507, Florida Statutes, movers must place your belongings inside of your dwelling upon payment of the full amount of the estimate.



This does not preclude the mover from charging you for additional legitimate services not known at the time of the estimate. Such services include "long carries" (generally when circumstances require items to be carried more than 50 feet from the van to the dwelling), "shuttles" (when circumstances require that items be transferred to a smaller truck for delivery), and any other situations that can increase the time and effort required to complete the move. Whenever possible, try to notify the mover of any obstacles upfront to assist you in getting an accurate estimate.

If you have chosen an FMWA member mover – you should be enjoying your new home as quickly as you can unpack those boxes. Better yet, unpacking may be one of the additional services your mover can provide for you to make the transition to your new home even easier.

Before Booking Over the Internet

The Internet is a valuable source for research. It is a great way to get an idea of average moving costs. But it should not be used as a means to contract with a mover. A fair and reasonable estimate can only be given if the moving company's estimator actually sees the goods being moved.



There are many unscrupulous individuals who pose as movers with Internet websites. They lure unsuspecting consumers with unusually low prices and then hold the goods hostage, claiming the cost of moving the goods far exceeded the amount of the estimate.

These moves are often conducted between multiple states to avoid

scrutiny by the states' law enforcement officials. Federal law enforcement does not have enough resources to track, prosecute, and convict these thieves and extortionists.

We encourage federal lawmakers to provide resources for enforcement of the federal motor carrier laws and to crack down on these activities. For now, avoid doing business with a mover that deals strictly over the Internet or by telephone.

Resolving Damages Incurred During the Move

Your household goods have been delivered and you find that items have been lost or damaged in transit. What can you do?

If you notice that cartons or furniture are damaged upon delivery, make a note of it and contact your mover as soon as possible. The moving company will provide you with specific instructions on how to file a claim. If you find damage at a later date, call your agent immediately. If it is within the time limit specified on your bill of lading, save the carton and packaging materials for inspection.

If for some reason you are not satisfied with the mover's handling of the claim, or your claim is not resolved using the company's normal claims process, you can refer to the Resolving Complaints with Movers section of this document to seek resolution.

Use Internet to Locate Mover Information

Contact your mover directly through the www.FMWA.org website. All members listed subscribe to the FMWA Code of Ethics when dealing with consumers.

Interstate Moving

The rules, regulations, and practices for moves between states vary from those for intrastate moving within the state of Florida. Not all states regulate the moving industry, and regulations vary from state to state. For that reason, the federal government, through the Federal Motor Carrier Safety Administration, regulates all interstate moves.

For clarification of your rights and responsibilities concerning interstate moving, visit the American Moving and Storage Association website at www.moving.org. The AMSA can provide you the consumer guidebook, "How to make your next move, your best move." The AMSA also provides a locator service for interstate moving companies in your area through its website (www.mover.org) or membership department at 703/683-7410.

Many FMWA members provide interstate moving services; feel free to locate FMWA member movers in your area for details on their services.

Resolving Disputes with Movers

Unfortunately, regardless of planning and precautions that you and the mover may undertake, sometimes mistakes and unforeseen situations do occur. However, there are steps you can take to protect yourself and your goods. The first step is to be sure the mover you choose is licensed. Under the *Movers Regulation Act*, a moving company is required to license its company through the state of Florida.

If you decided to go with a mover who is a member of the Florida Movers and Warehousemen's Association and you are dissatisfied with your move, you can use the FMWA Member Arbitration Program. We will work with you, obtain information about your move, and then work with the mover to bring the situation to a resolution. To do this effectively the FMWA uses a committee of experienced movers who are familiar with the terms and contracts of a successful move and, in turn, provide you with expert analysis and the best possible resolution to your situation.

Determine the Type of Complaint You Have With Your Mover

Complaints about moving companies usually fall into three categories:

- **Delays** – a missed pickup date or late delivery of the shipment.
- **Billing Disputes** – the amount that the moving company has charged, or if the shipment has not yet been delivered, the additional amount that the mover is requesting before he will perform the delivery.
- **Loss and Damage** – a dispute with the mover regarding the settlement of a claim for loss or damage to a household goods shipment. If articles in your shipment were lost or damaged, file a loss and damage claim with your mover and its insurance carrier. A complaint is appropriate if the mover has failed to give you the necessary insurance claim paperwork.

If you would like to request arbitration of your case, you must submit a **written request** for arbitration.

Along with your name, address, and telephone number, the following information should be included in your written request for arbitration:

- The name of your mover and the identification number of the shipment (if any)
- Any assigned loss or damage claim number
- The name your shipment was moved under (if other than your own) and the dates and locations where the shipment was picked up and delivered
- The dollar amount of your loss or damage claim

Often times, complaints that go through this process are settled before the actual arbitration process begins.

Another step you may take in resolving a dispute between you and a mover is to contact the Florida Division of Consumer Services. When the Division receives your written complaint, it will send a copy to the mover and ask it to respond. This is the moving company's chance to state its case. The mover will then reply to the Division with a copy of the estimate and/or contract for services that you have signed, an explanation of the dispute, and any efforts that the mover might have made to resolve the situation.

If the Division does not receive a response from the mover within 30 days of the complaint, it will follow up by sending the mover a second notice. Failure on the mover's part to respond to the complaint, provided it is not a violation of the law, will result in the complaint being disclosed to other consumers when they call the Division with inquiries about that moving company.

Once the Division has the mover's response to the complaint, it will work to mediate the dispute. Depending on the circumstances of the situation, an investigator may be brought in to assist the Division with your case. If this occurs, the investigator will establish if the moving company's actions are within the law (e.g., Is it registered? Does it meet the standard requirements of the law?). If, through this investigation, fraud or an unfair trade practice by the mover is discovered, the Division will prepare an investigative file and seek prosecution for violation of the law.

What the Division publishes as the result of the complaint is based on your approval or disapproval. The Division will mark the complaint as "Resolved Satisfactorily," indicating that you are pleased with the outcome; "Resolved Unsatisfactorily," indicating that the mover made an effort to resolve the dispute but you were still displeased with the outcome; or "Unresolved," indicating that the mover responded to the complaint but made no attempt to resolve it. These descriptions and their meanings will be shared with other consumers that inquire about the moving company.

In the end, the responsibility of the Division is to 1) ensure that the mover is in compliance with the law; and 2) act to resolve ongoing disputes through mediation. The Division of Consumer Services welcomes all complaints; however, for interstate moves there is an additional step.

If you are moving from one state to another, or interstate, and have a complaint with a mover that is not a member of the FMWA, you will need to file it with the Federal Motor Carrier Safety Administration (FMCSA). Consumers may either fill out the Commercial Consumer Complaint form found on the FMCSA website, www.1-888-dot-saft.com, or call the **Complaint Hotline at**

1-888-DOT-SAFT(1-888-368-7238) where a FMCSA representative will assist you with your complaint 24 hours a day, seven days a week. Your complaint will be maintained in the FMCSA's database. If the agency determines that enforcement action is warranted, you may be contacted for additional information. Remember, to file a complaint with the FMCSA, you must be making an interstate move. This process is not necessary if you are moving within Florida.

Frequently Asked Questions

When should I call a moving company? Whenever you are moving, a professional moving company can take the headaches and stress out of the move and make the transition much easier on you. Contact the mover as soon as possible. The more lead-time you can give, the more likely you will be able to schedule your move to meet your needs. Generally four to six weeks before your preferred date is adequate lead-time. Remember, summertime and the first/last week of the month are the busiest for movers; you may pay more to move then.

What is the difference between an "intrastate" and "interstate" move? An "intrastate" move originates and terminates within a single state. Within Florida,



this type of move is subject to state regulation and is governed by Chapter 507, Florida Statutes. An "interstate" move originates, terminates, or does both outside of the state of Florida. Regardless of where the moving company is located, the federal government precludes the states from regulating these moves.



Do I need an estimate? According to Chapter 507, Florida Statutes, a written estimate and contract are required for all intrastate moves. The estimate must contain specific language and must be signed by both parties.

Is the estimate binding? The answer is yes and no. The mover must relinquish your property and place it within your dwelling upon payment of the full amount of the estimate. However, the law provides for the mover to seek payment, at a later time, for additional legitimate services performed that were not contained in the estimate. The mover cannot withhold your property in whole or in part if you have paid the amount of the estimate in full.

Can a mover charge more than the written estimate? There are times when costs are incurred during the move that were unforeseeable at the time that the written estimate and contract for services were signed. Florida law does entitle movers to additional legitimate charges after the goods have been delivered. However, a mover is prohibited from demanding payment of any charges in excess of the estimate prior to delivery.

Is the moving company licensed? Moving companies conducting intrastate moves in the state of Florida must be registered with the Florida Division of Consumer Services. If the company's principal place of business is within one of the counties with local moving ordinances (Broward,

Miami-Dade, Palm Beach, and Pinellas) it must register there also and comply with any local ordinances.

State registration numbers must be clearly printed on all advertising and business forms, such as contracts and estimates.



Is the moving company insured? Under Florida law, all movers in the state must carry cargo liability insurance and motor vehicle insurance. When choosing a mover it is advised that you find out if the company carries adequate workers' compensation insurance on its employees. Most moving companies carry limited liability insurance based on the weight of your goods – that may not cover the replacement cost of your belongings. You should inquire

about obtaining insurance for the value of your belongings, either through your mover or through a private insurance carrier.

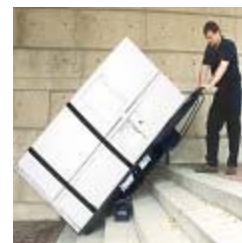
What types of payments are accepted and when is payment due? Florida law requires that movers accept a minimum of two of the three following forms of payment: 1) cash, cashier's check, money order, or traveler's check; 2) valid personal check; or 3) valid credit card, which shall include, but not be limited to, Visa and MasterCard.

The type of payment the mover will accept must be disclosed on the estimate and contract. Payment is due upon delivery of goods unless prior arrangements have been made.

Can my possessions be stored temporarily? Yes, at your request you can arrange for storage of your goods. This should be outlined in your estimate and contract, and the cost should be disclosed before you move.

If the mover is unable to contact you to make delivery, the company may temporarily store your goods, or, if you fail to pay the amount of the estimate, the mover may withhold delivery of your goods and place them in storage. You have the right to know where your goods are being stored. You are responsible for the storage charges.

Do my appliances need special attention? Most refrigerators, washers, dryers, and other electrical or mechanical appliances require special servicing to ensure safe transportation. Any moving parts should be securely fastened during shipment. Gas appliances need to be serviced and disconnected prior to moving.



It is the owner's responsibility to have this servicing done. Most movers will perform these services for an additional fee.