

How to Find a Qualified Mover in Your Area

They should meet these criteria:

Stability - Established and Reputable

Member of:

- FMWA
- Better Business Bureau
- Local Chamber of Commerce
- Other Business & Community Service Groups

Will provide you with written proof of the three types of business insurance that all reputable movers carry from a competent A- or better rated insurance company

Listed in local phone directory showing their physical business address & Intrastate mover (IM) number

Will provide you with reference names & phone numbers when requested

You can obtain the location of FMWA members in your community by visiting our website at www.FMWA.org, or by contacting:

Florida Movers & Warehousemen's Assoc.
PO Box 14629, Tallahassee, FL 32317
850/222-6000 • 850/222-6002 Fax

Look for the FMWA symbol
...the sign of a reputable mover:



Keeping Florida's Moving Industry Moving Ahead.

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Keeping Florida's Moving Industry Moving Ahead.

Why

Choose a Florida Movers and Warehousemen's Association Member?

High Standards

Code of Ethics

Compliance with Laws &
Regulations Protecting Customers

Insurance Coverages Including:

- Liability
- Basic Cargo Exposure
- Workers' Compensation

... and much, much more!



Member MoveSM

SUPERIOR

MOVING & STORAGE



Code of Ethics

The Florida Movers and 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:

1. To operate our business within the minimum operating standards established by the Association.
2. To handle our customer's property with the utmost care at all times.
3. To 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. To fulfill commitments to our customers to the best of our ability.
5. To observe all applicable law or regulations of state, federal, and other governmental bodies, and to conduct only such operations as we can perform with competence.
6. To participate only in fair and honest advertising of products and services.
7. To avoid untrue, or misleading statements concerning a competitor or their methods of operations.
8. To use honest and accurate methods and equipment for weights and measurements.
9. To respond promptly to complaints by customers and settle disputes in a fair and reasonable manner.

Regulatory Compliance

The FMWA has worked closely with the Florida Legislature to enact a regulatory program within the state that ensures that reasonable protections are in place to protect moving consumers without significantly increasing the cost of your move. FMWA member movers have agreed to abide by these laws through acceptance of the association code of ethics.

To ensure that moving customers know exactly what they should expect from their move, the FMWA has created a 19-page consumer manual entitled "Making the Right Move." Visit our website at www.FMWA.org to download your copy for free!

FMWA, in conjunction with the Florida Division of Consumer Services, also offers a brochure entitled *NOW YOU KNOW...INTRASTATE HOUSEHOLD MOVING* to help consumers find out the things they need to know before signing a moving contract. For a free copy, send a stamped, self-addressed envelope to FMWA, PO Box 14629, Tallahassee, FL 32317.

Liability Insurance

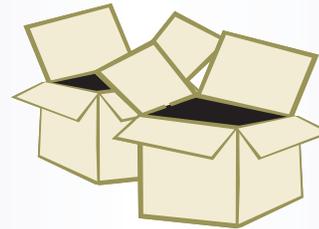
You, as a buyer of moving services, need to know the type and extent of liability coverage your mover carries. Inadequate or no liability coverage could subject you to expensive property damage repair costs.

Basic Cargo Coverage

Florida law requires that movers maintain basic cargo coverage and notify you of the terms of coverage on your contract. The mover can limit their liability to \$.60 per pound, per article; however, you may want to ask about additional valuation coverage available for purchase.

Movers lacking Basic Cargo insurance can leave you vulnerable when property of monetary or personal (nostalgic) value is damaged or lost during transportation, loading or unloading.

Unprincipled movers also use substandard equipment or own no trucks of their own, using only rented trucks. Such movers, who invest very little in their business, don't deserve yours—they often don't have sufficient assets to make good on claims.



Workers' Compensation

Customers should be cautious to avoid movers who fail to cover their own employees for Workers' Compensation. Such movers try to avoid taxes by paying employees under the table in cash. A mover with inadequate or no coverage poses a serious risk to you, since you could be held liable for injuries to the movers' workers. Unscrupulous movers deceptively put unwary customers at risk.

These three coverages which movers purchase are critical to your basic security for your move.

Warning signs often include movers working out of a house or over the internet, rather than a warehouse or office—these companies usually fail to provide their physical address. Also, look out for movers who claim to hold insurance but fail to provide written proof.

All reputable movers can and will provide copies of their Certificates of Insurance showing coverage by a competent insurance carrier that's rated A- or better.

Why FMWA?

Insurance coverage, like the types we've listed, is crucial to a secure move. Once your life's accumulation of mementos, possessions and irreplaceable items like photo albums is on a mover's van, you no longer have control of them. Think about that!

That's why FMWA Member Movers can provide the necessary coverage to fix things, which can be fixed, and have the experience and the integrity to protect the things that can't. With over 800 moving and storage companies to choose from in Florida, you can face a tough decision in finding just the right mover to fit your needs. There is a lot more to choosing a mover than just the lowest bid. The cheapest isn't always the best.

That's why FMWA membership isn't a rubber stamp. The Association is vigilant in checking that our members live up to our Code of Ethics to assure you that your move with an FMWA member will be safe and secure. In fact, if you ever have a dispute with a member of the FMWA, contact us at 850/222-6000 and let us know so we can assist you.

So make the right choice: choose an FMWA Member Mover for your move.

Look for the FMWA logo—the sign of a qualified, legitimate mover or visit our website at www.FMWA.org to search for a FMWA Member Mover in your area.

The Florida Movers and Warehousemen's Association: *Keeping Florida's Moving Industry Moving Ahead.* SM