

# How to Protect Your Clients From Moving Fraud and Scams

Moving is a life transition that takes a number of stakeholders to complete successfully. As a realtor, you are one of those stakeholders. While you and other stakeholders in the moving process have formed good relationships with your client, not everyone in this process is so connected to them.

The most important thing people can do when relocating is to become informed on their options when choosing which company will help them move. There are many choices out there, and knowing what is available is a fundamental guard against fraud. The Federal Motor Carrier Safety Administration (FMCSA), of the U.S. Department of Transportation, offers plenty of recommendations for handling this decision-making process.

Firstly, your client should ensure that the moving company is registered with the FMCSA. This information can be found on its site (<https://www.protectyourmove.gov>). Also on its website is a record of complaints for individual movers and brokers, a good way to survey potential issues with prospective companies. The FMCSA also advises against employing movers that do not show U.S. DOT numbers in their advertisements, and brokers that do not show Motor Carrier numbers in theirs.

As mentioned above, being informed is your best defense, and the safety administration encourages you to read two specific brochures that can also be found on its site: Your Rights and Responsibilities When You Move and Ready to Move.

Movers are also required to give their clients written estimates. In the case that a broker offers an estimate, it must also be written. As for your clients, they should never sign a mover's incomplete or blank document. They also should ensure that they comprehend the type of liability that they authorize. No one expects something to go wrong during the moving process, whether done personally or through a third party, but it is very important that the liability fairly covers any loss or damage. Along the same lines, your clients should supervise the loading and unloading of their belongings, or employ someone to do so for them if they are unavailable.

For further support, the FMCSA lists a number of red flags that your clients should identify before a potential "rogue" mover is in possession of their belongings. They should be alarmed if the mover:

- Does not offer or consent to an on-site inspection of their property and provides an estimate without physically seeing the household goods.
- Requires an upfront, cash payment or large deposit prior to the move.
- Does not provide them the aforementioned FMCSA brochures.
- Does not have a local address or licensing or insurance information on its website.
- Claims that all goods are covered under their insurance.
- Answers its phone with a generic name such as Movers or Moving Company, as opposed to the company's name.
- Has a workplace is in poor condition or does not exist.
- Arrives with a rental truck as opposed to a company-owned truck.

With this information in mind, your clients should be far more protected against any potential moving fraud or scam. They will be able to move under less stress with the assurance that they are employing a reputable company to help them in their journey to a new home.

