

# Loss and Damage Protection Options for Illinois Intrastate Moves

## **Option 1: Minimum carrier liability** **30 cents per pound per article.**

This is minimum coverage, and you pay no extra transportation cost. You are agreeing in writing to share with the mover the liability for loss or damage of your property being moved. If your goods are damaged or lost, the mover's maximum liability to you under this option is 30 cents per pound per article. For example, 10 lb. lamp x 30 cents = \$3.00. You would be given \$3.00 for that particular lamp. To choose this option (and avoid any extra transportation charges), you must write on the bill of lading (in your own handwriting), "30 cents per pound per article" and sign the bill of lading.

## **Option 2: Declared Value**

You determine the total amount your shipment is worth and declare that on the bill of lading. (Your homeowners' insurance or renter's insurance contents coverage is a good guide to determining the value, or multiply \$2.00 times the weight of the shipment.) This declared amount becomes the mover's *maximum* liability to you. There is a tariff charge (normally 50 cents per \$100 of value) and this is depreciated coverage. **THIS IS NOT INSURANCE.** You and the mover are agreeing to share the liability at a higher amount than the "30 cents" option.

Example of the extra transportation (tariff) charge for this option: \$20,000 shipment value x 50 cents = \$100 tariff charge.

If there is a claim, the mover is not obligated to write out a check to you for the entire declared shipment value. Each damaged item will be repaired or replaced according to its depreciated value, not to exceed the shipment's declared value (in this example the total declared value is \$20,000).

## **Option 3: Insurance**

Your mover may be able to help you arrange for "trip transit" insurance in the amount you specify. This coverage is from a third-party insurance company and can be either depreciated or full replacement insurance. **You should receive a certificate or policy of insurance.** Movers are not allowed to sell insurance unless they are licensed insurance brokers, so this coverage will always be through a bonafide insurance company.

Be sure to ask if there is a deductible (you'll save money that way, just like car insurance). Unless the mover's tariff specifies otherwise, there will be a charge for this coverage. You may also want to check your homeowner's policy to see if it provides coverage during your move.

## **What if I don't choose anything?**

If you don't make any notation on the bill of lading indicating a choice for loss and damage protection, the mover's **maximum liability** to you under the law is \$2.00 times the weight of the total shipment.

Example: Your shipment weighs 10,000 lbs. x \$2.00 = \$20,000 value. It works the same way as declared value (See Option 2). This is depreciated value, not replacement coverage. Unless the mover's tariff provides otherwise, there will be a charge for this coverage.