



Relocating from West to East? Beware of moving scams

May 17/21 - In 2020, an unprecedented number of moving scams surfaced. The COVID-19 pandemic brought many challenges as movers couldn't go into homes to verify shipment sizes - and scammers have used this to their advantage. Fraudulent moving companies have been identified and are purposely underestimating moving quotes for consumers who were inquiring online or by phone. These scams are particularly prevalent in cross-provincial moves from Ontario to the Atlantic Provinces.

The scam starts when a consumer contacts the fraudulent company online. They often receive multiple quotes from various companies (all shell companies of the one parent company) all around the same amount of money. When the consumer goes to a trusted mover through BBB or the Canadian Association of Movers (CAM), they will receive a much higher quote based on actual researched and verified information that the moving company acquires through discussions and confirmation with the consumer. The price conscious consumer then picks one of the lower estimates to save money.

Moving day arrives and the fraudulent company shows up. The first red flag may be that they don't arrive with a moving truck or crew from the moving company that the customer booked with. The crew will rapidly start loading items onto their truck and the workers are jovial and have great customer service until shortly before everything is loaded on the truck. The driver is all of a sudden in a hurry and gets the consumer to quickly sign the moving paperwork without any time to read it or without leaving a copy behind. The driver and crew make haste and get away from the property, truck fully loaded and with all the paperwork, before the customer realizes what's going on.

Days or even weeks later, the customer is contacted by the company and asked to pay up, but not the amount quoted. They are asked to pay thousands – and sometimes tens of thousands – of dollars more, with claims that the shipment weighed a much higher amount and filled the whole truck. Every day that the customer does not pay, the scammer adds storage fees and will continue to do so until the “ransom” is paid.

“Due to the efforts of local community groups working together with CAM and BBB, there has been some success at returning the goods to the consumers with no major additional expense for them,” says Nancy Irvine, President & CEO of the Canadian Association of Movers.

If you are a consumer considering a move, do careful and extensive research to ensure you are dealing with a legitimate mover. After all, you are allowing someone you don't know to drive away with almost everything you own. While the vast majority of movers care about reputation and customer service, not all do. Check out movers in advance with BBB the Canadian Association of Movers. Be sure to know your mover.

To avoid these and other mishaps, BBB and CAM encourages people who are moving to:

- **Check out the company's rating with BBB and standing with CAM.** BBB and CAM provide trustworthy and relevant information about moving companies and contractors. Check out a company's rating with BBB, complaint history, verified customer reviews and other important information. Check with CAM for a detailed consumer checklist for hiring a qualified mover.

- **Ask the mover about replacement valuation protection.** Replacement valuation protection (RVP) is the total value of a shipment based on the weight of the goods you are moving. Generally, you have two choices – refuse any protection coverage or arrange for full valuation protection at an additional, but necessary cost. Check with your homeowners insurance to determine what coverage is required and ensure that any high value items are disclosed in advance so that extra precautions can be taken. The number one complaint at CAM is damage to a consumer’s shipment that was not covered correctly under the RVP.
- **Get it in writing.** Get three written estimates from different movers based on personal visits to your home or, most commonly during the pandemic, virtual surveys. Though most professional movers do give quotes over the phone, it's still a good idea to get written documentation of all the services that both parties agree on. If an estimate seems too good to be true, it likely is. If at any point the services change, whether on your part or the part of the professional, ensure that these changes are documented and understood. Changes to a moving contract affect the final charges.
- **Talk about the money.** Find out how and when payment is required. Many companies may ask for up to a 10 per cent deposit to secure your moving date and then require the remaining payment before your belongings are delivered. Find out what your payment options are and what method of payment is available. Let your bank know that you are in the process of relocating in the event they notice increased or unusual charges on your credit card.
- **Assess and Inspect.** Assess your current and new residence for any accessibility challenges and discuss with your mover to determine if accessibility will be an issue. Many times, a residence cannot be accessed by a large tractor trailer. If the mover cannot access your current or new residence, there may be additional charges for the use of a smaller truck (shuttle) that can easily get to your home. Also be sure to provide the mover with details of the new space you are moving into to ensure the movers can easily access it and properly place your belongings.
- **Prepare for damage.** Though trustworthy movers are trained to handle your belongings and your home with care, it is difficult to move an entire household without at least some damage. Be sure to inquire about inadmissible and non-protected items, such as hazardous materials. It’s best to take valuables such as photos, jewelry and currency with you. Determine what is covered under your homeowner’s insurance policy and your replacement valuation protection through the moving company. If you are arranging for other trades to be in and out of your home, consider taking photos or documenting on a condition report before and after access in the event any property damage takes place.
- **Watch for red flags.** If a mover doesn't provide replacement valuation protection details, a company street address, proof of worker's compensation or a GST/HST number, keep looking for a mover. If you are getting a "funny feeling" about your mover, cancel the move and find a new mover. Keep all of your emails until your move is complete and you are satisfied.