transportation charge and may be performed by the public mover only at an extra per-hour charge. The mover should be advised prior to your moving date that these services are needed. Under no circumstances should you pack jewelry, money, valuable papers or items of sentimental value with your other belongings, or pack any matches, flammables, perishables, or other dangerous articles. The mover will not be responsible for these items should they be transported without his knowledge.

PACKING

You may pack your own belongings into boxes, crates, etc. or you may have the mover pack your goods for you. Please remember that the mover is not responsible for damage to any goods you pack yourself. The mover can also refuse to transport goods you have packed yourself if he feels he cannot transport them safely. When the mover performs the physical survey, make sure you ask whether the charge for packing and unpacking are included in the price. If you decide to pack your goods yourself, remember that the mover will charge you more than the estimate if you fail to pack all your goods in time and the mover has to do this for you.

TARIFFS

Every mover must file a document containing his rates charges and rules called a "tariff" with the State. Tariffs are open to public inspection and you may examine them at the mover's office or the Office of Consumer Protection, by appointment, during normal business hours. The mover may only require you to pay his charges as listed in the tariff with 2 exceptions: (1) he may always charge you less than his tariff; and (2) he may charge more than his tariff if you have agreed in advance to a binding estimate. No mover may impose a charge unless it is listed in his tariff. Such charges may include packing and unpacking, providing boxes and packing materials, specific charges for large or heavy items such as pianos or snow-mobiles.

Public Movers and Warehousemen are regulated by the Office of Consumer Protection, 124 Halsey Street, PO Box 5028, Newark, NJ 07101. If you have a question concerning the mover or warehouseman, or wish to lodge a complaint, please call 1(973) 504-6442 or 1(973) 504-6512. You may also visit the Office of Consumer Protection's website at www.state.nj.us/lps/ca/ocp.htm.

GLOSSARY OF MOVING TERMINOLOGY

"Bill of Lading" means a receipt given to a consumer by the public mover for all of the cargo picked up from the consumer by the public mover and moved to another point.

"Binding Estimate" means a contract which contains a calculation of the cost of a move made after the mover has made a physical survey which clearly describes the goods to be moved and the accessorial services to be performed and which binds the mover to the charges shown on the binding estimate form.

"Non-Binding Estimate" means an approximation made by the public mover and/or warehouseman of the cost of the shipment and/or storage made after a physical survey.

"Order for Service" means the contract which the consumer receives from a public mover and/or warehouseman at least 24 hours prior to the move with a non-binding estimate.

"Short-notice move" means performing a move on the same day that a consumer requests services from a public mover and/or warehouseman.

"Tariff" means a schedule of the rates, charges, classification ratings, terms and conditions of the public mover and/or warehouseman.

"Warehouse Receipt" means a receipt given to a consumer by a warehouseman for all of the consumer's goods stored in the warehouseman's facility.

IMPORTANT
NOTICE
TO
CONSUMERS
UTILIZING
PUBLIC
MOVERS

As prescribed by the New Jersey Board of Public Movers and Warehouseman

COMPLIMENTS OF:

IMPORTANT NOTICE TO CONSUMERS UTILIZING PUBLIC MOVERS

FORWARD

Please read this brochure carefully. The public mover and/or warehouseman you have engaged is required by law to provide this brochure to you.

For your protection, please obtain the complete and correct name, business address, license number and telephone number of the mover and/or warehouseman who is to transport and/or store your shipment. If you are moving from one location to another within the State of New Jersey, the mover you engage must be licensed by the State of New Jersey. To confirm that the mover you engage is licensed, please call 1-(973) 504-6442 or 1-(973) 504-6512.

ESTIMATES

The mover is required to physically survey your goods prior to calculating an estimate. After physically surveying your goods, a mover is required by law to provide to you a written estimate of the costs of a move at least 24 hours prior to conducting a move. The only exception to this is when the mover is performing a "short-notice move." Please ask the mover to include all charges he will make on the estimate. The mover may offer you either a "binding estimate" or a "non-binding estimate." The estimate form you receive should clearly indicate whether the estimate is binding or non-binding.

Non-BINDING ESTIMATE

A non-binding estimate is not a contract and will not bind you to using that mover. The mover will ask you to sign a non-binding estimate. You should sign and date it for your own protection. The costs assigned in a non-binding estimate are based upon the tariff rates that the mover has filed with the Office of Consumer Protection. Remember that the mover cannot determine exactly what your move will cost until the move is complete (if the charge is based on an hourly rate) or until the shipment is weighed (if the charge is based on weight). The estimate may increase, for example, if you decide to move additional items, failed to pack the goods you said you would pack, or if moving your goods into your new home is time-consuming because you failed to tell the mover you were moving to the third floor of a building or that he could not park his truck immediately outside.

BINDING ESTIMATE

A binding estimate is a contract, which contains a calculation of the cost of a move and requires the mover to perform the move for the price shown on the binding estimate form. A binding estimate must describe the goods to be moved and the accessorial services to be performed. A mover who uses a binding estimate may charge you more than his tariff rates. The benefit of using a binding estimate for you is that you will know exactly what your move will cost, because the mover cannot charge you any more than his binding estimate unless you ask for additional services on the day of the move.

When a mover is performing a short-notice move he is still required by law to physically survey your goods and provide a written estimate. The mover is not, however, required to provide this estimate 24 hours prior to the move. A mover performing a short-notice move may provide an estimate on the day of the move. A shortnotice move may only be performed if you have been evicted and you need to move your property within 24 hours of the eviction, your residence or office has been damaged by fire and you need to move your property within 24 hours of the fire, you contracted with another mover and he didn't arrive or the total cost to you for the move does not exceed \$500.00. The mover is required to follow all other statutes and regulations regarding moving when providing a short-notice move. A mover performing a short-notice move will offer you either a binding estimate or a non-binding estimate; these estimates are identical to estimates given under normal circumstances, except they do not need to be provided 24 hours prior to

MOVERS RESPONSIBILITY FOR LOSS AND DAMAGE

Unless you have additional insurance, the mover is, in most cases, only required to reimburse you for any damages to your belongings at the rate of \$.60 per pound. For example, if you have a vase valued at \$1,000 but it only weighs two pounds, the mover is, in most cases, only required to reimburse you the sum of \$1.20. For your own protection, consider discussing with your insurance agent whether you should purchase additional insurance from the mover or confirm that an existing insurance policy would protect your goods in transit or storage. If you decide to purchase insurance through the mover, the mover must issue you a certificate of insurance (sometimes called "an advice of coverage") as proof or purchase which must be fully completed with all the policy's terms. When purchasing insurance, consider:

- Whether to insure for actual or replacement value. For example, if you purchased a sofa in 1996 for \$500.00, do you want to insure it at actual value (\$500.00) or replacement value (probably a higher figure).
- Whether you want to insure for the total valuation of your shipment. For example, if your total shipment value is \$50,000, and you only take out \$25,000 in insurance, you will only receive half the value of any damaged item.

LOST OR DAMAGED ARTICLES

Be sure to check your goods as they are delivered. You should note any lost articles or damages on the bill of lading which you will sign on completion of the delivery. If you discover other loss or damage report this to your mover immediately because the mover is not required by law to handle claims made more than 90 days after the move. If you suspect your goods have been stolen, you should report this to the police immediately.

BILL OF LADING

Before your shipment leaves the point of origin, you should obtain from the public mover a bill of lading signed by you and the public mover. Be sure that this shows the public mover's name, address, license number and telephone number at which you can reach the public mover, and an address and telephone number furnished by you to which the public mover can send messages regarding your

shipment while it is in his possession, the location from and to which your goods are moving, the date of loading, date of delivery, storage instructions (if any) and the declared or released valuation of the goods. This bill of lading will list all the actual charges you have to pay for services rendered by the mover.

HOURLY MOVES

If the public mover's rates are determined by the hour, the mover will require you to sign for the start and finish time of the actual working hours (subject to the mover's minimum number of hours). You will note and initial on the bill of lading the time your truck arrives at your origin and again note and initial the time the men deliver the last piece into your new residence. To this time you will add the appropriate travel time, if travel time is applicable, and deduct for time spent by the movers for lunch time or for time spent for any breakdown of the vehicle, and for any time spent in excess of normal for the truck being "lost" en route to your new residence. Any accessorial charges will be in addition to the hourly charges.

WEIGHT MOVES

If the public mover's transportation charges are determined on the basis of weight of your shipment and miles traveled, the public mover will weigh its empty vehicle prior to the loading of your goods. This weight will be called the TARE WEIGHT. After loading your goods, the vehicle will again be weighed and this weight will be called the GROSS WEIGHT. The difference between these two weights is the NET WEIGHT, and this is the weight you will pay the transportation charges on. If your shipment weighs less than 1000 pounds, the mover may weigh it prior to loading by using a portable scale or use an estimated weight based on cubic feet. Some movers may have minimum weight requirements. The weight tickets obtained by the mover must have a seal on them showing that the truck scale used is approved by the NJ Bureau of Weights and Measures. You are permitted to follow the loaded truck to the weigh station to view your weighing.

PAYMENT DISCLOSURE AND DELIVERY

The mover usually requires payment in cash, money order or certified check. Check with your mover when he performs the physical survey of your goods as to what form of payment he requires so that you are prepared to pay on the day of the move. Unless you and your mover agreed to a binding estimate, the mover may charge you more than his estimate; you should be prepared to pay more than the estimate.

PREPARING ARTICLES FOR SHIPMENT

Some articles such as stoves, refrigerators, washing machines, computers, copiers, and other electronic devices, may require disconnection and usually special servicing to protect their mechanisms during shipment. Similarly, some items, such as pool tables and grandfather clocks, may need special handling to protect them during shipments. It is your responsibility to have this done. Some public movers, upon request, will arrange to have this service done at your expense. You should arrange to take down all blinds, draperies, window cornices, mirrors, and other items attached to the walls, and to take up carpets which are tacked down. The charge for such service is not included in the