Moving Contracts Guide

How to read the estimate, order for service, bill of lading, payment terms, valuation language, and fine print before move day.

The main idea: the contract is not just paperwork

A moving contract is the operating system for the move. It defines what is being moved, who is responsible for it, how the price can change, when payment is due, what happens if there is damage, and what remedies exist if something goes wrong. For interstate household-goods moves, FMCSA says movers must provide consumer-rights materials and written documents such as the estimate, order for service, and bill of lading. Local moves may be governed by state rules, but the same contract-reading habits still protect the customer.

The practical goal is simple: before signing, the customer should be able to answer five questions: What exactly am I buying? What can change the price? What is excluded? What is covered if something breaks? What happens if the move changes, delays, or cancels?

> **Fast rule:** Do not sign a document you cannot explain back in plain English. If a clause affects price, liability, timing, or cancellation, it should be clear before the crew arrives.

1. Know which document you are looking at

Moving paperwork can look repetitive, but each document has a job. Treat them as a chain, not as isolated forms.

- **Estimate:** The price framework. FMCSA states that interstate movers must prepare a written estimate for every shipment, including transportation, accessorial, and advance charges. A casual “rate quote” is not the same as a formal estimate.
- **Order for service:** The work order. It should reflect the move dates, pickup and delivery details, services requested, payment terms, and important conditions.
- **Bill of lading:** The actual contract and receipt for the shipment. Do not treat it like a delivery slip. For interstate moves, it must be issued before loading and should be checked against the estimate/order for service.
- **Inventory:** The condition and item record. This matters for damage claims, missing-item disputes, and proof of what the carrier accepted.

2. Binding, non-binding, and “not really guaranteed” pricing

Many disputes begin with the word “estimate.” A binding estimate generally limits the price to the agreed scope, but only if the inventory and services match what was quoted. A non-binding estimate is an approximation; FMCSA materials explain that actual charges may be higher, and delivery rules differ based on the estimate type. The famous interstate move rule is that a mover generally must deliver the shipment when the customer pays 100% of a binding estimate or 110% of a non-binding estimate, with remaining lawful charges billed afterward.

For local hourly moves, the bigger issue is usually not the legal label “binding” or “non-binding,” but the assumptions behind the quote. Ask what happens if there are more boxes, heavier items, stairs, long carries, elevator delays, parking problems, packing requests, disassembly, or additional stops. A clean contract does not pretend these variables do not exist; it explains how they are handled.

3. The clauses that deserve a slow read

You do not need to be a lawyer to read a moving contract. You need to slow down on the clauses that decide money and responsibility. The most important sections are usually:

- **Scope of work:** What rooms, items, stops, services, packing tasks, and specialty items are included?
- **Price and billing:** Hourly rate, minimums, travel time, fuel/trip fees, materials, valuation charges, overtime, wait time, and after-hours charges.
- **Payment terms:** Forms of payment, due date, deposit, cancellation terms, refundability, and whether payment terms can change. FMCSA guidance says payment form should be specified on interstate estimates and bills of lading, and honored unless changed

in writing.

- **Change orders:** What must happen before the company can add services or charges? Verbal changes are where conflict grows.
- **Accessorial services:** Add-ons such as packing, stairs, shuttle service, long carry, appliance handling, storage, hoisting, crating, bulky item handling, or extra labor.
- **Liability/valuation:** What level of protection applies if items are lost or damaged?
- **Claims and deadlines:** How to file, what evidence is required, and how fast the customer must act.
- **Cancellation/rescheduling:** How much notice is required and what fees apply.

4. Valuation is not the same thing as “full insurance”

This is one of the most misunderstood parts of moving contracts. FMCSA explains that movers are responsible for the value of goods they transport, but consumers must understand the available levels of liability. Interstate movers typically discuss released-value protection and full-value protection. Released value is minimal protection and should not be confused with replacement-cost insurance. Full-value protection is stronger, but it still has terms, exclusions, deductibles or minimum claim rules, and procedures.

Customers should ask: What protection level is included by default? What does it cost to upgrade? Are packed-by-owner boxes handled differently? Are high-value items, fragile items, electronics, art, plants, firearms, liquids, or pre-existing damage excluded or limited? Is there a written inventory condition report? If a company says “you are covered,” ask them to point to the exact clause that says how.

5. Red flags before you sign

BBB and moving-industry consumer guidance repeatedly warn consumers to research movers, verify credentials, and be cautious of moving scams involving major price hikes, missing goods, hostage-load situations, and vague service terms. ATA Moving and Storage Conference guidance also encourages consumers to get multiple estimates based on in-person or virtual surveys and to be wary of ultra-low or too-good-to-be-true estimates.

- The company cannot clearly explain whether it is a mover/carrier or a broker.
- The estimate is based only on a quick phone guess for a complicated move.
- The price is dramatically lower than the other quotes without a clear reason.
- Large cash deposit or full prepayment is demanded before service.
- The contract gives the company broad rights to change the price but gives the customer few rights to approve changes.
- Damage coverage is described verbally but not shown in writing.
- The bill of lading, inventory, or payment terms are rushed at the door on move day.
- The company resists putting promises in writing.

6. The move-day trap: signing under pressure

A common contract failure is timing. The customer first sees the most important paperwork when the truck is in the driveway, the crew is waiting, and the whole household is under pressure. That is the worst moment to study legal terms. Ask for sample paperwork before move day. Confirm the rate, services, valuation choice, payment method, cancellation terms, and any likely add-on charges before the crew arrives.

On move day, compare the bill of lading and inventory to the prior estimate. If something material has changed, pause and ask for a written explanation. If an item is already damaged, make sure the condition is noted accurately. If additional work is requested, get the revised scope and price impact in writing before the work proceeds.

7. A customer-friendly contract checklist

Before signing, the customer should be able to check these boxes:

- The company identity, physical address, phone number, and license/registration information are clear.
- The estimate matches the inventory and services discussed.

- The contract states how pricing can increase and who must approve the increase.
- Payment forms and payment timing are specific.
- Valuation/liability options are explained in writing, not just verbally.
- Cancellation, rescheduling, delay, and no-show policies are clear.
- Claims procedure and deadlines are included.
- All customer promises, discounts, special handling requests, and timing commitments are written into the paperwork.

Bottom line

A good moving contract should not feel like a trap door. It should clarify expectations, reduce conflict, and make the move easier to manage. The best protection is not paranoia; it is written clarity. Read the estimate, order for service, bill of lading, inventory, payment terms, and valuation language before move day. If the paperwork does not match the sales conversation, fix the paperwork before you sign.

Sources used

Federal Motor Carrier Safety Administration (FMCSA), “Your Rights and Responsibilities When You Move,” “Protect Your Move,” “Estimating Charges,” “Before Requesting Services from Any Mover,” and “Liability & Protection.” Better Business Bureau moving-scam and hiring-a-mover guidance. ATA Moving & Storage Conference consumer guidance. Arizona Department of Public Safety / Arizona Commerce HHG enforcement references.

Note: This guide is educational, not legal advice. Interstate moves and local/intrastate moves may follow different rules. Customers should verify current requirements with the appropriate regulator and read the actual contract before signing.