Household Goods Mover Insurance

Trucking & logistics - coverage overview, limitations and how to get a quote



OVERVIEW

Household goods carriers face FMCSA and state rules on valuation and claims handling, and underwriters look closely at crew screening, packing and claim frequency.

WHAT'S COVERED

Auto liability
Bodily injury and property damage from your trucks.

Household goods cargo
Customer belongings damaged or lost in transit.

Storage in transit
Goods held in your warehouse between pickup and delivery.

Customer property damage
Walls, floors and doors damaged during a move.

Employee dishonesty
Theft of customer items by your own crew.

Good to know
A written claims procedure that meets 49 CFR Part 375, plus inventories with condition notes at pickup, helps keep cargo claims and premiums down.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Owner-packed items
- × Jewelry
- × Cash and documents unless declared
- × Damage from the customer's own improper packing on most policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- USDOT, MC and state household goods permits
- Sample estimate, order for service and bill of lading
- Number of interstate vs. intrastate moves
- Crew hiring and background policy

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/household-goods-mover/

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