

## Loss & Damage Claims

As the mover unloads your household goods, check for missing items and damage to items. If an inventory was prepared, it is your responsibility to check the items delivered against the items listed on the inventory. If an item is missing, or new damage is discovered, discuss it with the driver. Make a record of the missing or damaged goods on the driver's copy and your copy of the bill of lading or inventory.

After the shipment is unloaded, the driver will request that you sign the bill of lading and/or inventory sheets to show that you received the items listed. Do not sign these documents until your notations have been made if any items are missing or damaged. A claim settlement may depend on whether these notations were made by you at the time of delivery. Keep any evidence, such as crushed cartons, until the claim is settled.

### Filing a Claim

Should your move result in the loss or damage of your property, you have the right to file a claim with the mover to recover for such loss or damage. Claims must be filed with the moving company in writing within three months from the date of delivery. You should, however, file a claim as soon as possible. Claim forms may be obtained from the mover.

After receipt of your claim, the mover must:

- Acknowledge receipt of your claim by notifying you in writing within 30 days.
- Pay, decline, or offer a firm compromise settlement in writing within 120 days of receipt of your claim.
- Notify you in writing of the reasons for any delay in settling your claim beyond 120 days.
- Continue to notify you in writing of the reason for the delay each 60 days thereafter until the claim is settled.

ODOT does NOT have authority to settle claims, but does enforce the time limits for responding to claims. The mover must send a copy of any delayed claim letter to ODOT. Contact ODOT if the mover does not adhere to these time limits. The time limit to file suit against the mover is two years and one day from the date of any claim disallowance received in writing.