

Smart Moves: Plan Your Way to Less Stress

If you're soon to be awash in boxes and bubble wrap, among the many people planning a move during the months ahead, you probably don't want to hear this: Moving ranks among the top stressful life events, according to a few studies.

It doesn't have to be that way. With some smart moves, you can reduce your stress and instead welcome the big change ahead. Here are some helpful tips:

Choose a mover carefully. Get several estimates and get them in writing. You'll want to make sure the mover understands everything you're taking with you. It's best if they come to your home to do an in-person estimate.

Also, be suspicious if the mover asks for money upfront. Once you select a mover, check their rating with the Better Business Bureau.

For moves to another state, ensure your mover is registered with the Federal Motor Carrier Safety Administration (FMCSA). You should be able to verify its federal motor carrier number with FMCSA's [mover search tool](#). You can also find helpful checklists and other information on [FMCSA's website](#).

Get copies of key documents. All agreements between you and the mover should be in writing, and ask for copies of everything, especially the bill of lading, which is essentially the moving contract.

Know your options. Your mover should let you know what options you have for liability protection for your move: Full Value Protection or Released Value. With Full Value Protection, the mover replaces the lost or damaged item, and you pay for this protection. Released Value is minimum coverage; it won't cost you extra, but the mover's liability is limited to 60 cents per pound per article.

Also, check your homeowners policy to determine any coverage you may have for damaged or lost items from the move.

Share contact info. Before the move takes place, exchange phone numbers, and get the driver's name and truck number, in case there are changes in the delivery schedule.

Bring valuables with you. Take cash, jewelry and important papers with you rather than packing them for the moving truck.

Lastly, let your independent agent know you're moving. It might just bring you a Home Buyer discount on your premium.

Using self-storage?

Adding just a bit more coverage to your Kemper Prime HomeSM policy can protect your belongings in a self-storage facility. Coverage is at 10 percent of your personal property limit, and you can opt for even more. Ask your agent about it.

Sources: Federal Motor Carrier Safety Administration, American Storage and Moving Association

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