

OGC Guide to Organising the removal process



*So, the decision has been made to move to your home in the sun. Now the fun really begins! We all know that moving house can be fraught with problems; well, moving **abroad** can be a minefield if you don't plan properly and use the professionals. Okay, so where do you begin? Well, first of all, let's hope you have plenty of time to organise your move - the first thing you need to do is find your removal company. Read on to find out more...*

Choosing a reputable removal company

First and foremost, make sure you employ a **professional** removal company. Beware of the cowboys because they are out there - and they disguise themselves very well! So what should you look for? Be very careful when you are obtaining remover's details from the Internet as a great deal of these are not bona-fide movers. A website that looks good doesn't necessarily mean you will be working with companies which have high professional standings. Some of these companies even ask for deposits on-line before they have visited you! Your safety net is to look for bona-fide professional memberships, which you can check out yourself.

The BAR (British Association of Removers) has a Code of Practice, which is the only code in the moving industry that's approved and monitored by the Office of Fair Trading under its Consumer Codes Approval Scheme. All members abide by the Code that dictates the standard of service you will receive, the quality of the materials used, the standards of vehicles and warehouses, staff training requirements and best of all – what will happen if something goes wrong!

Most importantly, the Code requires BAR moving companies to deal with you in a courteous and sympathetic way at all times. You also have financial protection, which I will talk about later under the insurance section. The other memberships to look for are FIDI, a network of International Quality Removers. Most BAR members are members of FIDI, and often also members of FAIM (part of the FIDI group), HHGFAA (Household Goods Forwarders Association of America), EURA (European Relocation Association) and ARP (Association of Relocation Professionals).

Get more information about buying property and moving abroad at:
www.OverseasGuidesCompany.com

Don't wait until your house is sold before telephoning your shortlist of removal firms, as this can cause unnecessary delays. Contacting your removal company early is particularly important when moving abroad. They will need to book your container (which will hold all your possessions) and also the ship that will carry it. If you can give as much notice as possible, then the chances are you will have a choice of sailings.

It's always best to telephone quite a few reputable removal companies and ask them to visit your home. They will come along and conduct a survey. These surveys are always free. If you are asked to **pay** for a survey, then walk away from the company concerned because that's your first alarm bell ringing!

It's a really good idea to obtain several quotations as they do vary quite a bit for more or less the same service. A comprehensive survey of all your household possessions – including any buried in the garage and the loft – will be conducted. An accurate cost will then be sent to you along with advice on all aspects of your move, including packing, wrapping and dealing with precious or delicate items.

Always ask the representative when the quotation will be received. If, after a reasonable time, you have not received your quotation and you have to chase the company, perhaps this is the first indication that they are not as efficient as they could be and this may help you in the decision making process for choosing your removal firm.

What will the removal surveyor ask me?

The surveyor needs to know what you are taking and what you are leaving, so think carefully about this before they arrive. There are usually several different options for a long-haul move overseas:

Deep-sea shipping is the most cost effective transport method especially for bulky items like furniture and vehicles.

Groupage is extremely economical and the cheapest way to ship. It's ideal if you don't have enough goods to fill a container, so you simply share space with others who are going to your destination.

Full containers mean that you have sole use of a container that can be sealed and loaded at your home. This gives a fast, direct service for shipping.

Part loads are an economical option when moving within Europe. Your possessions travel in a vehicle with those of other customers, with the vehicle stopping at each customer's address and the remover advising customers on their scheduled date of arrival.

Special loads are for people moving within Europe who wish to specify when they receive their possessions and suit those with larger loads or special requirement.

Airfreight is the fastest method but the most expensive. It's perfect if you can't wait for, say, clothes and documents to arrive.

Then of course, there are also several options for packing. It is strongly advisable **not** to pack your own goods for shipping. You are not the expert. It's different if you are moving within the country where you live - but remember, a crane is loading your container on to a ship and if everything isn't packed just so, goods will be damaged! Also, sometimes you cannot obtain marine insurance (I'll talk about that later) if you pack your own goods.

Some removal companies have quite amazing services now. You can take out five-star packages, where you don't lift a finger. Sounds like heaven, doesn't it, just being responsible for making the tea and keeping out of the way! Some companies provide a handyman on the day too and sometimes even cleaners. This type of package isn't cheap - but is by far the easiest way to move.

What are my goods shipped in?

As your goods are going by sea, they need to be in a watertight metal container. These usually come in two sizes, 20 feet long or 40 feet long. Your removal company will advise you which size you need. If you don't have a great deal to ship, your possessions will share a container; in other words, it won't be exclusively for you.

You need to ensure your container is watertight. I can tell you are now thinking, well of course it will be. This is not always the case. If the container is old and battered, the best thing to do is go inside it, shut the doors and if you can see daylight you know trouble is on the horizon because it will leak!

If the container is old, it should have proper welded repairs, a clean interior and the two overlapping doors should be working and lockable. Remember your possessions are going by sea, so a leaky container is not an option due to rough seas and poor weather conditions. A good removal company will always check the container and make sure it will remain dry; always be suspicious if it turns up looking in a sorry state - and ask questions!

Where will my container be loaded – at home or somewhere else?

Depending on the amount of possessions you are shipping, the container may be loaded at your home. If you have enough belongings, it's always best if you can do this, as you can observe the whole procedure from start to finish. You watch your possessions go into the container and you watch the container being sealed.

If you are shipping by Groupage – in other words sharing container because you don't have enough possessions to fill one - you may find that a small van comes to collect your crates and boxes instead. If this is the case, the crates and boxes are taken away to a depot and **then** they are loaded into a container, which you will share with others. This means you can't observe the process and your possessions are double-handled - meaning the margin for error is greater. If you feel nervous about this and need peace of mind, just ask your removal company for advice. A good removal company will usually let you follow the van to the depot and let you observe your possessions being transferred to the container they will be sent overseas in.

How do I know my possessions are safe in the container?

If your container is packed outside your own home, the removal company will seal it in front of you. Each container has a security code number on the seal and this should still be in place when it eventually reaches you at your new home. If the seal is not in place when it arrives, this means one of two things. Either the container has been broken into (very rare), or Customs have inspected it for some reason or another. The latter is normally the case.

How long does it take to pack and load the container?

As this is dependent on the amount of possessions you are taking, your removal company will advise you. It also depends on whether you are packing your own possessions or the company is. If the removal company are packing for you, they will need to come to your home before the container arrives.

This can often be a few days before. Then, on the day, they simply pack all the boxes into the container and off it goes to your local dock to await shipping. It's quite normal to feel very nervous and often quite emotional when the container is finally driven away. Your new life is about to begin and mixed feelings will be felt at this stage!

What about packing and unpacking?

Good removal companies pack with the greatest of care, particularly when exporting. Packing for exporting is different to packing for a local move because of the shipping involved. It tends to take more time because the packers are more careful than usual, particularly with delicate items such as china and glass.

It is very important that things don't move in the container, so more wrapping than usual is used. Wooden crates are sometimes tailor made for special items that need more protection than usual. Strong boxes are always used which are sealed with heavy-duty tape. Here is a word of warning. When moves that take place in the summer and in particularly hot places, containers can get so hot that the glue on the tape melts. As a result, very careful unloading had to take place. So make sure that your packers do double tape every box to avoid any accidents. The removal company at your destination can handle unpacking if you wish as part of your package. We had our packing handled by the local removal company, but we unpacked ourselves.

How many staff will come to pack and load?

Again, this depends on the amount of possessions you are taking; your removal company will advise you. It's always best to check that the removal company are sending their own employees, not sub-contractors. Permanent employees of the removal company tend to be more careful and reliable. Sub-contractors can often disappear overnight!

Who is responsible for the necessary paperwork?

Your removal company is responsible for all the shipping paperwork in conjunction with their agent at your destination.

What about security?

Check your removal company has a tracking procedure in place. They should be able to tell you where your goods are at all times. For long haul moves, ships do sometimes get diverted for various reasons and this can delay your shipment. So when you are given the arrival date for your container, please remember this is always "estimated". A delay of 3 weeks due to a diversion is not unusual.

Do I really need insurance?

Definitely. I cannot stress this enough. Thousands of people move their personal possessions without appropriate insurance. What does this mean? Quite simply, you are putting everything you own at risk and you **could** lose it all! Please remember when you are moving house, things can - **and do** - go wrong. For UK removals, not many people are aware that new rules were introduced in January 2005 by the Financial Services Authority (FSA), which mean that the UK's removal companies **have** to be authorised by the FSA if they wish to provide bespoke removals and storage insurance; **or** they have to become an Appointed Representative of a firm who is authorised.

Make sure you check this carefully; otherwise you could end up picking up the bill if something goes wrong during your move resulting in your most valuable and cherished belongings being lost, damaged or destroyed. The vast majority of removal companies who are not FSA regulated have to rely on their own standard or extended liability insurance. They can make a claim against this should the worst happen.

Important: This type of insurance covers the **removers** and not the **customer**.

So, if something does go wrong, you as the customer may have to pursue legal action against the remover in order to gain compensation. This can be very costly, take a lot of time and even if successful, may not result in appropriate compensation. So beware!

So what **are** the benefits of using an FSA authorised removal company?

- Your possessions are comprehensively insured
- Policies are underwritten by major insurers, providing complete peace of mind
- Professional policy documents are written with easily understood terminology
- Claims are professionally handled and promptly settled
- It is you, the customer who is insured – **not** the remover
- Claims are settled direct with the insurer
- Your goods are covered no matter where you are going
- The insurance is authorised and regulated by the FSA

Are there any other reasons why I should have marine insurance?

Yes. Anyone shipping without their own quality marine insurance policy is asking for trouble. Let me tell you why. If the ship is in danger of sinking, the Captain often has to make a decision to offload containers. His priority is his ship, and he is thinking about the cost of replacing the ship versus the cost of replacing containers. There really is no contest; a Captain will **always** save his ship. So it's not unusual to hear of this happening. If your container ends up in the sea and you have no personal marine insurance, you may have lost **everything**.

Also, be careful about which policy you choose. You should always have "Total Loss" which will cover you for the circumstances mentioned. Don't underinsure either; it's a big mistake. Marine insurance isn't cheap but I strongly advise you to purchase it. If you are using a professional removal company who are FSA regulated, they will already have good policies in

place or access to them. Just be careful about what you are buying – read the small print closely and **ask questions**.

Ask your removal company what happens if you suffer a “Total Loss” and see how they answer you. How are claims handled? What happens in the meantime – you’ve lost all your possessions. Are claims settled direct? How long does the insurance company take to pay out? The list goes on. It’s highly advisable not to ship without a good insurance policy unless, of course, you are prepared to take a high risk.

I'm renting a property before I buy, so I want my possessions to be put into storage first, can I do this?

Yes you can. The costs for storage vary around the world. There are several options, including self-storage. Make sure you have checked where your possessions are being stored, ideally visit the site and check it has 24-hour security. A good removal company will always welcome this and be happy to show you around. Once again, you will need insurance, so don’t forget to check this and add it on to the cost of storage.

What do I do if I want to take my car?

Cars can easily be shipped to long haul destinations. It’s quite normal for a 40-foot container to be split into two – one side for possessions and one side for a car. Your removal company will organise this for you, along with all the paperwork.

Key dates in the lead-up to moving day

What should I be doing 3 months before the move?

- Obtain quotes from several removal companies
- Confirm your moving date as far in advance as possible
- Make a list of the fixtures and fittings you are leaving behind
- Make a list of all the main items you are taking with you
- Organise your vaccinations for the country you are moving to
- Make sure your passport and any visas you need are in order
- Look at the tax implications of moving to your new destination
- Make sure your driving licence is valid for your new destination
- If taking your car, check your insurance/road tax will be valid
- Arrange for export of your pets
- Open an account with currency exchange specialist Smart Currency Exchange. They will help you send money abroad and save you money in the process. To find out more, download their free report here: .

What should I be doing 1 month before the move?

- Cancel any club memberships
- Notify schools and colleges
- Notify doctors and dentists
- Obtain copies of your medical records
- Arrange for your mail to be re-directed
- Organise to transfer/close any bank accounts
- Make a note to cancel milk, papers and pay any local bills
- Contact your local council for any rebate due council tax
- Clear out your loft, garage, greenhouses and sheds
- Dismantle sheds if you are taking them with you
- Take down any fixtures you are taking with you
- Contact your electoral office so you can continue your right to vote and ask for the relevant forms to be sent.

What should I be doing 2 weeks before the move?

- Dismantle furniture that is not designed to be moved when assembled
- Organise gas, electricity and water meter readings on the morning of the move
- Arrange to have your telephone disconnected
- Ensure bills are forwarded to your new address
- Return any items that are rented, i.e. TV, video
- Run down the fridge and freezer

What should I be doing during the last week?

- Gather all your important documents, i.e. birth and marriage certificates etc and keep in a wallet. Photocopy them all and carry them with you.
- Check with the removal company that everything is ok
- Organise some foreign currency for immediate use on arrival
- Empty any safety deposit boxes
- Pack suitcases with everything you need for your journey including things you will need to use prior to your goods arriving
- Keep all your valuables with you
- Don't forget emergency supplies, such as medicines – make sure you have enough
- Defrost fridges and freezers
- Disconnect kitchen appliances

What do I do on the day?

Quite honestly (and it's difficult) - keep out of the way is the best advice! Let the removal company do what they need to do. They are professionally trained and will take a lot of the stress and strain away from you. Pack everything you are taking yourself, including your suitcases into a safe place marked "DO NOT MOVE". Make sure they don't get packed away into the container!

Before the removers leave, check that nothing has been forgotten. It is your responsibility to see that nothing is moved by mistake. If no-one is moving into your property immediately, don't forget to turn off the power at the mains and drain/turn off the water supply. Make sure the house is secure and don't forget to hand the keys over to your estate agent.

When and where do my goods arrive?

Your removal company will advise you as they will be working in conjunction with an agent at your destination. The agent will call you when your goods arrive and arrange a mutually convenient delivery time. The agent will handle all the documentation needed to ensure your container clears Customs. Customs clearance varies from country to country and often occurs at the dockside with the agent.

The process varies from country to country - but you will sometimes still get a bill so be prepared for this. Try to obtain details from your remover about how much this is likely to be before you leave. Delays do happen. Your container may dock on say a Tuesday, and you may not get clearance for over a week, it depends how busy they are.

What happens when my container is delivered?

The handling agent will call you and arrange a delivery time. Then the fun really begins. The containers have to be delivered and returned to the dockside within a set time frame. So don't be surprised if the removal men don't stop! You won't believe the speed they can go, even when it's really hot!

You need to be very organised when they do arrive, as **you** have to check the boxes off the container against the inventory. The best thing to do is look at your copy of the inventory given to you when you left your home country. Put large numbers (1, 2, 3, 4 and so on) on each door in your home. Then mark the same numbers against each box on the inventory. Then, when the unloading commences, you just tell the removal men which room to put the box in. So if inventory box number 54 goes to room 3, just tell them "Room 3". Otherwise, all your boxes will end up all over the place, it will be chaos and you will end up in a terrible mess with boxes everywhere!

Which handling company is used?

Your removal company will give you all the details of your Agent (handling company). They will also tell you who is in charge of your delivery and this will be the person you will liaise with. They usually speak very good English. Make sure you have plenty of cold drinks for them, they do appreciate this, and they usually only want water. They work extremely hard unloading and a good tip doesn't go amiss, as often their wages are very low.

What if I ever need to move back to the UK?

The process is very similar, but when shipping just be very careful to check all the paperwork, particularly on part loads. The most important thing to look for is that the cubic meterage is stated accurately; otherwise you could be overcharged.

One of the most common problems shipping back to the UK is that the port can't contact the owner of the goods being shipped! If the port can't get in touch with you within 7 days, then a charge is made of approximately GB£40.00 a day for holding your goods! The best thing to do is make sure you leave at least 3 contact numbers so this doesn't happen. Don't forget also that if a port is in dispute for any reason, they can legally hold your goods for 6 months.

And finally....

I hope this information will prove useful and good luck with your move!

*If you have any further questions, feel free to call The Overseas Guides Company (OGC) Resource Centre today on **0207 898 0549** or email OGC@overseasguidescompany.com.*

The OGC team will be able to offer further advice on recommended service providers, including independent legal companies, estate agents and currency transfers.

If you haven't already opened an account with Smart Currency Exchange, a currency exchange specialist whose bank-beating exchange rates help clients save money when making international transfers, call them now on 0808 163 0102 or download their free guide on making currency transfers by here:

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