



## Affordable Choice Insurance

Your Independent Agency that keeps You Covered

### Tips to Make Moving Easier

The excitement of finding a new home is often followed by a feeling of dread, anticipating the hard work that is needed to actually move into the new space. You have to pack up everything you own, move it across the town, county, state or even country, and set it all up again.

And, of course, if you're moving to a new state, you'll need to change your car insurance. We can help with that part. As for the rest, here are some useful tips and suggestions that might make moving easier!

### Professional Movers - some thoughts

Are you going to move yourself (with the help of friends and family), or are you going to use a professional moving company? It's a big decision, and it might be a moot point if you have a lot of belongings and furniture to move, or if it's a long-distance move.

Research various moving companies, and talk to people you know - get opinions. Make sure that the company has a good reputation, and try to negotiate a fixed, set fee for the entire move. Such a 'binding estimate' will often require the company to visit both your current and new home in order to come up with a realistic price.

Many companies offer a range of services, all the way from packing everything, moving it and unpacking it again to more basic options such as just loading, just unloading or only driving the truck. You can even hire a moving company to move a single item, such as a piano or a particularly unwieldy piece of furniture. Expect extra charges if your move crosses county or state lines, and if multiple flights of stairs are involved.

Many moving companies offer insurance on your belongings, with different coverage options. Most will require an extensive home inventory, outlining particularly expensive or valuable belongings. Putting together an inventory like is always a good idea anyway, and moving is a good opportunity to do so.

### Prepare

Start collecting package boxes as early as you can. It's better to have more than you need. Talk to local stores, and ask them to keep some boxes aside for you. The best kinds of boxes to use are ones that once transported fragile pre-packaged items, such as glass bottles. Make sure that all the boxes are clean and sturdy - you can reinforce them with duct or packing tape.

Talk to your auto insurance company - check to see if you'll have coverage if you're in a new state, and give them your new address. This is a good time to compare your current rates against those offered by other companies. Changing locations could affect your rates. This is equally true of your home or renters insurance.

Each packed box should get a number, written clearly on each side of the box, along with a note saying which room it should end up in, and a rough indication of what's inside it. Keep a list, and check off each box as you deliver it to its destination room.

Clothing can be transported in leaf or trash bags. Just make sure they are clearly labeled so they don't get tossed! Use clear bags if you can, or white ones, to differentiate between trash and clothes you want to keep. You can also transport clothing in suitcases, which is a great way to use all available containers.

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Typically, you'll need to update the following utilities - electric, gas, water, newspapers & magazines, telephone and cable companies. Make sure to have this all ready to go before you move. You can provide the date of your move to the companies, and they should be ready for you.

Let your bank and credit card companies know about your move as far in advance as possible - they will switch your mailing address on day that you specify. You'll need to get new checks with your new address, too.

Don't forget to tell your employer that you're moving. Update your address and contact details with your human resources department as soon as possible. This is especially important for pay and 401(k) information. If you have investments or 401(k)'s from other companies, contact these financial organizations too.

Get pre-printed address labels for your new house as soon as you know the address, and use them liberally - on boxes, notes, anything of importance. Mail a few to friends and family to remind them of your new address, and make sure to give them your new telephone number.

Before you even start packing, measure your furniture and check the doorways and tight corners at your new house. You might find that some items will have to be dismantled to get them into your new home - or even to get them out of your old one!

If you have children, bear in mind that this is probably both an exciting and scary experience for them too. They will be giving up friends and familiar places and things for the unknown, and however intimidating that might be for you, it's probably going to be worse for your children.

Keep them involved during the preparations, and on the day of the move. Give them something to do that keeps them occupied, yet out of harms way. Have plenty of distractions for them, and plenty of patience too.

### **Day of the move**

Make sure the new house is child and pet-proofed before you even start moving boxes in. When dealing with young children, make sure that any safety gates for stairs or outlet protectors are in place before you bring your child into the new house.

You should transport anything irreplaceable or expensive in your car, if you can. This could include fragile items, or personal records, your computer, television, etc. Check that items are secured, and that your field of vision won't be impaired when driving.

Remember that your tire pressure should be checked ahead of time, if you intend to load your car up with more weight than usual.

If you are driving a rental van, remember that it might handle differently from what you're used to. Give yourself more room to maneuver turns and a few extra seconds of braking time. And remember that the truck may well be higher than usual, so watch your overhead clearance.

Move on a weekday - importance services such as banks, government offices and utility companies will be open, just in case you need them.

Check that the utilities you need will be in service at your new house if you need them straightaway.

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Packing can be just as traumatic for your pet as the move itself. Keep pets out of the boxes and the packing materials. Get a blanket or piece of clothing with your scent on it, and keep it with the pet in the weeks leading up to the move. It may offer your pet some comfort in the new house.

Pack a special box with some kitchen and bathroom items that you might need straight away at your new house. A change of clothes, and some clean sheets might also be good things to put in this box. Keep this in your car, or make sure it's easy to get to once your long day is over.

Don't pack flammable or heat-sensitive items that could sit for a while in unpredictable temperatures. If you're not sure, pack them into the backseat of your car, and don't leave them sitting around for any length of time. Certain items (such as medications) might need to be packed in a cooler, while others might need to be kept warm in the winter. Carefully consider how you'll need to treat such items during your move.

### Unpacking

Make sure everything arrived! Use your checklist and make sure each box is accounted for, and is in the right room. Unpack what you need for the rest of the day, and don't feel under pressure to unpack everything right away. Rest, and enjoy your new home!

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