



## CALL FOR ACTION CONSUMER ADVOCATE

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### DATCP Cybersecurity Awareness

The Department of Agriculture, Trade and Consumer Protection (DATCP) recently published their latest News Release, which discusses cybersecurity. Below is a link to that document.

[https://datcp.wi.gov/Pages/News\\_Media/20240930CybersecurityAwarenessMonthIsHereWhatWillYouDo.aspx](https://datcp.wi.gov/Pages/News_Media/20240930CybersecurityAwarenessMonthIsHereWhatWillYouDo.aspx)

### Moving Company Damages

Before you hire a moving company, it is worth your time to find out what basic damage coverage is provided. It will help you determine if you need additional protection. Ask for a copy of their moving contract. Here is a recent Call for Action (CFA) case that was submitted by one of our CFA volunteers.

*I had a case this week from someone who paid movers and is seeking money for damages. She hadn't read her contract, but I did. It says the moving company will only pay \$.60 per pound for damages. So, for example, if you have damages to an antique dresser that weighs 100 pounds, you will only get \$60 no matter what it is worth. Her sentimental mug and plate will only be worth a dollar or two each. She did not know that her damages would be limited like this. The contract also says they will not consider damages until she had paid them in full, which she does not want to do.*

*I looked it up, and 60 cents a pound is standard. Movers are required by law to offer two types of insurance: Full (Replacement) Value*

*Protection and Waiver of Full (Replacement) Value Protection, Released Value of 60 cents per pound per article. The second type must be offered for no charge. Of course, Full Replacement Value is more expensive so most people would go with the free type.*

*Here is a link to a brochure outlining rights and responsibilities when you hire movers:*

<https://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/docs/Rights-and-Responsibilities-2013.pdf>

*Other things to know: It is important to look for damage right away and file your claim with the movers as soon as possible. Also, the movers may not be liable if you pack the boxes yourself, or if the damage occurs because of a problem on the property like a loose handrail or broken step.*