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Regulatory Topic: Understanding Valuation and Insurance

## Guidance Q&A

**Question 1: What is Valuation and Insurance?**

**Guidance:**Federal regulations require interstate household goods movers to provide consumers with the options of Full Value Protection or Release Value for liability for loss or damage on their shipments. The mover may also offer to sell or obtain separate liability insurance coverage for a consumer when they select Released Value. To assist consumers in understanding valuation and insurance, FMCSA provides a brochure *Understand Valuation and Insurance Options* (https://www.fmcsa.dot.gov/protect-your-move/valuation-insurance)

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| Program Review | Paul Bomgardner |  |  |
| Legal Review | Jedd Miloud 6.10.20 | This brochure is available on <https://www.fmcsa.dot.gov/protect-your-move> |  |
| Modified from original guidance | JMiloud edits for clarity  NJackson – 1st paragraph duplicative – M.Riddick approved 6/25/2020 |  |  |
| Other information |  |  |  |
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