



PROFESSIONAL MOVERS
ASSOCIATION OF FLORIDA

News & Tips

September 2019

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Members-Only Discounts!



10% Discount for PMAF Members!

Contact Jim

Walsh: jwalsh@relosolutionsgroup.com

Are you using the new PMAF logo on your website and forms?

Please replace the old FMWA logo with the new PMAF logo. [Click here to download.](#)

Legal Resources Center Now Available!

Navigating through all the laws and regulations of the moving industry can be complicated at times. There are local, state, and federal levels, all of which directly affect your business. PMAF has compiled a list of laws and regulations to help make it easier for you to navigate.

The Mover's Legal Helpline is also a part of the Legal Resources Center. Heidi Roth is widely-recognized as an expert on issues involving the moving industry and has represented movers and warehousemen for over 30 years. She is available to answer basic questions about a number of issues pertaining to the moving and storage industry including:

- Local, Intrastate, and Interstate Claims
- Florida local and intrastate shipping documents approved by the PMAF
- Compliance with Florida Household Moving Services Act (Florida Statute Chapter 507)
- County Ordinances
- How to properly sell goods to enforce a warehouseman's lien

[Click here to explore the Legal Resources Center.](#)

"Act of God" Defense for Hurricane Damage

by Heidi M. Roth, P.A.

An issue that plagues the moving industry throughout Florida is the potential for hurricane damage. It is for that reason that the "Act of God" exclusion is necessary in storage contracts, as well as bills of lading. The standard "Act of God" exclusion generally appears in the **CONTRACT TERMS AND CONDITIONS** on the reverse side, and



Where's Your Company Logo?

If you have not done so already, be sure to upload your company logo to your profile, so potential clients can find you more easily! Don't know how to upload your logo? Here's how:

1. [Log into your PMAF account.](#)
2. Click on the tab "My Profile".
3. On the drop down menu, click "Change My Profile Picture".
4. Upload your logo file.
5. Click "Save".

Need help? Contact Allyson Williams at allyson@professionalmoversofflorida.org.

Welcome Our Newest Mover Members!



contains language to the effect that the company is "responsible only for our own negligence", and assumes "no liability of any kind for loss or damage to good caused. . . **Acts of God**, . . . or any other causes beyond our control."

Numerous claims arose in Florida as a result of the spate of hurricanes in recent years, including Hurricanes Irma and Michael. It is not uncommon for a letter of declination based on the "Act of God" exclusion to put an end to all such claims. However, there is always at least one customer who won't go away. I recently defended a Florida warehouse in a lawsuit filed by that "one customer" arising out of water damage sustained to her shipment during Hurricane Irma.

[Click here to read Heidi's full article.](#)

Cyber Liability Coverage - Protect Your Data and Your Reputation



by Jim Duncan and Jonathan Romero, HUB International Limited

Cyber Liability Coverage did not appear until about 10 years ago, but the danger is real, even for Moving and Storage companies. Most cyber and data-related liability losses stem from the loss of third-party (your customer's) Personal Identifiable Information (PII) and Protected Health Information (PHI). Some interesting questions to ask yourself are:

- Do you keep credit card information on your clients? Is it protected where it's stored?
- Do you offer records storage for clients in your warehouse? What sensitive client information could be within those documents?
- Do you perform office moves which could include personal information?
- Do you work in hospitals or other medical facilities?
- In any of these cases, have your employees been trained in handling these types of sensitive data?

The second area where you are in danger is a first-party loss. This is where you incur costs because of damage to your computer



Why are you a member of PMAF?

Being part of PMAF gives my company and I the opportunity to grow and educate not just our staff but our customers as well as stay in tune with current legislation and the issues that affect us and the way we do business.

Jake Parks, Vice President, Coastal Van Lines

Tell us why you're a member!

Contact Allyson Williams at

Allyson@professionalmoversofflorida.org.

Connect with us on social media!



2019 Board of Directors

Andy Newitt, Chairman, [A-1 Moving & Storage](#)

Josh Finklea, Vice Chairman, [Golden Movers Moving and Storage](#)

system. Here are some examples:

- Hacker enters your system, encrypts your data, and demands payment to give you your data back. Riviera Beach, FL just paid a \$600,000 ransom to an unknown hacker.
- Hacker accesses personal information on your employees, such as their medical information in the DOT file or the personal information in an employment file.
- A virus destroys your system or corrupts the data within it.

[Click here to read the full article.](#)

You're More Than A Paycheck

Inexpensive Ways to Show Employees They Matter

by Josh Finklea, Golden Movers Moving and Storage, and Jake Parks, Coastal Van Lines



Running a moving company is tough. We get slammed with phone calls, paperwork, people coming in and out of our offices, and sometimes have to fill in on job sites. When one crew leaves, another crew is being prepped. We often find ourselves barking orders and handing out assignments. You reach for more coffee to keep going. Next thing you know, it's lunchtime and you're eating so quickly, you honestly don't know if that was a sandwich or a salad. Next day is the same routine.

STOP.

Your employees are the gears that keep your machine moving. Yes, they need a paycheck. They need to put food on the tables, pay their rent, and take care of their families. As the owner, you provide that paycheck. But your employees are people first and we sometimes don't allow all the piles to clear to remember that. It doesn't take much

Jacob Parks, Secretary, [Coastal Van Lines](#)

Pamela Garrett, [Garrett's Moving & Third Party Storage](#)

Jim Duncan, Treasurer, [HUB Insurance](#)

Mike Haase, [1776 Moving & Storage](#)

Jim Walsh, [Relo Solutions Group](#)

PMAF Code of Ethics

WE AGREE:

1. To operate our business within the minimum operating standards established by the Association.
2. To handle our customer's property with the utmost care at all times.
3. To maintain all equipment, at each facility, in keeping with proper commercial practices and safety standards, and to observe all laws and safety regulations established to ensure the safety of our workers and the property of our customers.
4. To fulfill commitments to our customers to the best of our ability.
5. To observe all applicable law or regulations of state, federal, and other governmental bodies, and to conduct only such operations as we can perform with competence.
6. To participate only in fair and honest advertising of products and services.
7. To avoid untrue, or misleading statements concerning a competitor or their methods of operations.
8. To use honest and accurate methods and equipment for weights and measurements.
9. To respond promptly to complaints by customers and settle disputes in a fair and

to show appreciation, yet it's sometimes hard to say, "thank you."

There are some inexpensive ways to show your employees they matter - even on the busiest of days. Here are some tips on how to start a routine appreciation program:

- Put yourself in your employees' shoes: Many people are single parents or taking care of an elderly parent or recently lost a loved one. Be emphatic to their situations.
- Post appreciations and good reviews on social media.
- Host a monthly breakfast or after hours barbeque.
- Have the sales person stop in at major move sites and provide drinks and towels to the crew. This is a great opportunity to check in with the client and improve that customer rating.
- Conduct a rating=cash incentive for employees who do excellent/good/fair/poor and then places their names on a plaque that is hung in the office. For example, an excellent rating=\$10, good rating=\$5, fair=\$0, poor= -\$10 (no money is actually taken from the employee, but still the sting will be there.) This is a great incentive for employees to work harder and earn more tips.
- Recognize good ratings at staff meetings.
- Acknowledge birthdays and work anniversaries.

When an employee says, "I'm just another number to you," don't think twice about saying, "That's Right. You're #1." They'll be more than a paycheck to your company and your company will be more than a paycheck to them.

Member Spotlight

Bekins South Florida celebrates 50 years



Since 1969, Bekins of South Florida has provided professional moving and storage services to generations of Florida families and top businesses throughout South Florida. Bekins of South Florida was originally a Bekins Van Lines-owned operation (est. 1891) until it was purchased in 1996 and became a Bekins Agency. It was purchased by its current owner, Joseph Sabga, in 2006. It has grown significantly since its establishment 50 years ago, maintaining pace with the growth in Dade, Broward, and Palm Beach counties.

reasonable manner.

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"To accommodate this area growth, area residents have relied on professional moving companies to assist with the necessary relocation of household and commercial items," says Joseph Sabga, President of Bekins of South Florida. "We are proud to have played an integral part in this expansion."

Bekins of South Florida has won numerous awards over the years, including being named the *Bekins Van Line Agent of the Year* in 2012, numerous Agent of the Month awards, and has been voted the "Best Moving Company in South Florida" by the readership of the *Daily Business Review* for the past seven years!

PMAF salutes Bekins on their long-lasting legacy!

