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Student Removals– Self Packing and Insurance – For Proper Protection

By Stephen Willett

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Students and people undertaking small removals are very likely to want to pack themselves.

Whereas self packing will save money, it muddies the water as far as both insurers and removers are concerned. Spurious claims, poorly defined responsibility (e.g you packed it badly), and the high administrative cost of 'adjusting' claims for small amounts, all mitigate against good value for the customer. Policies are so diluted by exclusion and excess clauses, that they are usually ineffective against breakages.

Why? – Consider this: if a removal company is acting as an agent for an insurer, he cannot allow his business to become a funnel for claims. the remover will himself look a bad risk and be uninsurable. Not only that, but the remover will be contractually obliged not to admit liability on behalf of the insurer (like in motor insurance). **The removal company may thus be an impediment to your claim.** That is not to say that removers are not themselves covered by their own insurance:– as a minimum they will have public liability cover.

Protect yourself with an independent policy in your name.

Your money is well spent on proper packaging and packing. Most breakages are the result of a lack of, or inadequate preparation. If you take the all too common view that your mover should just pick an item up and load it on a van, you will become another statistic.

When you have agreed a collection and delivery type of arrangement (rather than a packing service), then the mover will have no further responsibility beyond loading your property as it is presented to him.

So, to help start you thinking about packing for any move that you might be planning:–
Here are a few common examples of shocking packing:

Kitchen crockery and glass piled up in an open avocado box – rattle shake and break!

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Stereos and computers covered by bin liners - the worst of both worlds - not only are these items not protected, but the mover cannot see what is being handled.

Picture glass protected with bubble wrap - is protected from nothing. You must cover picture glass with cardboard like a flattened box

Clothes and bedding stuffed into a single and probably open bin bag - they invariably rip. If you must

(and you will!), double up the bags and leave room to tie them up. Boxes are far better.

Books, paperwork and vinyl in large boxes that almost weigh as much as a piano - A 12 bottle wine box is the maximum size.

Pack boxes **tidily** so they close flat (with nothing poking out) for stacking. Keep the **weight manageable**. Mark them clearly with your **address and contact numbers**. Package as much as you can and **number** the boxes so you (or the receiver) will be able to check that everything has arrived. Have a successful move!

You can read more about reducing your removal cost together with packing and packaging advice at:–

The author has spent 25 years in various service industries, including the last 8 in the removals sector.

Student Removals – How to Get the Lowest Quote

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The problem with **student** and any **small move** comes when a small load has to be transported a long way:– For the moving company, the mileage and road time costs are not much less than for moving a whole house...So your quote is unacceptably high.

There are two ways to approach a solution to high cost removals: You could **hire a van**, (and there are van hire companies that will rent a small van 21 year olds, sometimes one way), or you could look for a removal company with whom you can part load with someone else going the same way.

One way van hire could be particularly attractive if you could then find a partner to split the cost, and get a one way deal, but the problem of finding a qualifying driver may be insurmountable.

So the problem for most student movers is in finding a company who will **part load** at a good price.

Moving Tips

1) Spend some time phoning around: There is an element of luck in finding a van going your way.

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- 2) Be as flexible as possible with your date – maybe you can organise someone at your destination to receive your property.
- 3) Try to find your own partner who is also going your way, and approach a removal company with a joint proposition.
- 4) Stop and consider the quantity of your removal:– because removals tend to be arranged before you have packed, peoples own estimates are often hazy, usually under assessed, and sometimes the actual job bears little relation to that described.
- 5) Package and box as much as possible, for speedy loading, protection, easy trolleying, and secure, tidy stacking on the van.
- 6) Consider any likely impediments to access or delivery (like locked barriers on campus)
- 6) Offer all the assurances needed about having your things easily accessible and that you will be ready to go before the van arrives.

You can find sources of low age van hire, specialist part load removers, packaging, message boards and advice at

The author has spent 25 years in various service industries, including the last 8 in the removals sector. his website www.student-movers-forum is a resource for all small movers.

Student Removals – How to Get the Lowest Quote

students – Find The Right Removal Company

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