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INSURANCE ADJUSTER ALERT

- You may be approached by an Insurance Adjuster who is not licensed to adjust insurance claims in Florida.
- If you are approached by any Adjuster, ask them to show you proof of licensure in Florida. To verify licensure call **1-800-22-STORM**.
- Unlicensed Insurance Adjusters have not demonstrated their competency or fitness to adjust claims in Florida.
- To report unlicensed Insurance Adjusters, or for other insurance related assistance, please call **1-800-22-STORM**.

Types of Adjusters

- ✓ **Company Adjusters** – Are Insurance Adjusters who are employees of your insurance company. They will not charge you a fee.
- ✓ **Independent Adjusters** – Are Insurance Adjusters your insurance company has hired to represent them. They will not charge you a fee.
- ✓ **Public Adjusters** – Are Insurance Adjusters who do not work for any insurance company. They work for you, the insured. You hire them by signing a contract agreeing to pay the Public Adjuster a percentage of your claim payment for their services. The percentage cannot exceed 10% of your claim payment on a residential or commercial loss. **Consumers are encouraged to negotiate a percentage less than the 10% maximum. No public adjuster shall require, demand, or accept any fee, retainer, compensation, deposit prior to settlement of the claim. A public adjuster's contract with a client may be canceled by the client within 14 days. No public adjuster shall enter into a contract with a client if the residential property has been declared a total loss unless the services provided by the public adjuster can reasonably be expected to result in obtaining a settlement in excess of what the property owner would have obtained.**

CAUTION

Unlicensed Public Adjusters have not demonstrated their competency to adjust your claim nor have they posted the required surety bond. The Department has also not conducted the background check, required for licensure, on the adjuster. When contracting with a Public Adjuster, you are authorizing the claim check to be made payable to both you or your mortgagee and the adjuster.

Under Florida Law, it is a felony to act or hold oneself out as a public adjuster without being licensed and appointed (§626.8738, F.S.).

**REPORT UNLICENSED ADJUSTERS TO PROTECT YOURSELF,
AND YOUR NEIGHBORS : 1800-22-STORM**