

## IMPORTANT INFORMATION ABOUT PUBLIC ADJUSTERS

Solicitation by public adjusters is limited to Mon. - Sat., 8 a.m. to 8 p.m. For claims caused by a disaster that results in a declaration of a state of emergency by the Governor, the fees public adjusters can charge are limited to 10 percent of the claim payment for one year after the declaration of an emergency, thereafter the fee limit is 20 percent.

Public adjusters cannot charge fees for claim payments paid to you before the date they enter into a contract with you or for services not performed.

An insured or claimant may cancel a contract with a public adjuster within **ten (10)** business days after it is executed. If the contract was entered into based on an event that is the subject of a declaration of state of emergency by the Governor, then an insured may cancel the contract without any penalty or obligation within 30 days after the date of loss or 10 days after the date on which the contract is executed, whichever is longer. The contract may also be cancelled if the public adjuster fails to provide the insured and the insurer a copy of the written estimate of the damage within 60 days. The cancellation notice must be sent to the public adjuster by certified mail, return receipt requested or other form of mailing, which provides proof thereof, at the address specified in the contract.

**Entering into a contract with a public adjuster legally obligates the insurance company to add the public adjuster as an additional payee on the claim check.**

If you suspect an adjuster is working without a license, or if they urge you to overstate an insurance claim, or if you otherwise suspect fraud, call the Insurance Fraud Hotline at 1-800-378-0445.

April 2024

## IMPORTANT PHONE NUMBERS

**Florida Department of Financial  
Services Disaster Assistance**  
[myfloridacfo.com/division/consumers/storm/resources](http://myfloridacfo.com/division/consumers/storm/resources)

**Federal Emergency Management Agency  
(FEMA)**  
1-800-621-FEMA (1-800-621-3362)  
TTY: 1-800-462-7585  
[floodsmart@fema.dhs.gov](mailto:floodsmart@fema.dhs.gov)

**Florida Attorney General  
Price Gouging Hotline**  
1-866-966-7226

**American Red Cross**  
1-800-RED-CROSS (1-800-733-2767)

**State of Florida Emergency Information**  
1-800-342-3557

**To Verify Contractor License  
Florida Department of Business  
and Professional Regulation**  
(850) 487-1395

**Florida Department of Agriculture  
and Consumer Services**  
1-800-435-7352

**Florida Department of Elder Affairs Helpline**  
1-800-963-5337

**Florida Department of Financial  
Services Fraud Hotline**  
1-800-378-0445

# DISASTER ASSISTANCE INSURANCE HELPLINE



**1-877-MY-FL-CFO**  
**(1-877-693-5236)**  
Out of State: (850) 413-3089

## AFTER THE DISASTER

Immediately report damage to your agent or insurance company before signing any contracts. If you cannot contact your agent or insurance company, visit [MyFloridaCFO.com/Division/Consumers/Storm](https://www.myfloridacfo.com/Division/Consumers/Storm) for a list of current company contact information.

Make emergency repairs and document them. Be sure to keep all receipts and take photographs of damage before and after any repairs.

Take precautions if the damage requires you to leave your home. Secure your property and turn off your water, gas and electricity. Contact your insurance agent and provide a phone number where you can be reached.

Beware of fly-by-night repair businesses and unsolicited offers of repairs at discounted prices with leftover supplies from another job. Hire licensed, reputable, preferably local service people, and be cautious of any contractor or appraiser who says they can adjust your insurance claim or get your insurance company to waive your deductible. Some repair contracts may contain 'Assignment of Benefits' (AOB) clauses. An 'assignment' is a transfer of your rights under your insurance policy to another individual or entity. This means you will no longer be involved in the claim process. The Assignee will stand in your place, and the company will no longer be able to discuss or negotiate the claim with you. **AOB contracts are prohibited for residential and commercial property insurance policies issued on or after 01/01/2023.**

Such AOB contracts are considered invalid and unenforceable. You may find additional information concerning AOB contracts on the Division's website at [MyFloridaCFO.com](https://www.myfloridacfo.com).

You must verify a contractor's license and check to see if there are any complaints against them by calling the [Florida Department of Business and Professional Regulation](https://www.floridadepartmentofbusinessandprofessionalregulation.com) at 1-850-487-1395. Be sure to report unlicensed contractors at 1-866-532-1440 or [ULA@myfloridalicense.com](mailto:ULA@myfloridalicense.com). All legitimate contractors must carry insurance. Ask for proof of Liability and Workers' Compensation coverage, and then verify it by calling the Division of Workers' Compensation at 1-800-742-2214. You may also verify their Worker Compensation coverage

via the website: <https://dwcdataportal.fldfs.com/ProofOfCoverage.aspx>. If a contractor is unable to provide proof, or if you cannot verify the coverage via the Division of Workers Compensation webpage, do not use them and report them by calling this same number.

Research the company and its reputation – ask for references. Contact the Florida Attorney General's Office at 1-866-966-7226 for complaints including complaints concerning price gouging. Obtain multiple estimates. Check that all permits have been obtained prior to starting repairs and do not pay the full amount of repair up front or be pressured into paying unusually large deposits. Do not sign a certificate of completion or make final payment until you are satisfied with the work performed. Pay only by check or credit card.

Do not rush into signing a contract. Read the entire contract, including the fine print, and make sure the contract includes the "buyer's right to cancel" (usually within three days) language.

A contractor cannot adjust your claim with your insurance company if they are not licensed as a public adjuster. If they are a licensed public adjuster, they cannot both adjust the claim and perform the repairs as it would be a conflict of interest, which is prohibited by Florida law.

Homeowners may unknowingly have liens placed against their properties by suppliers or subcontractors who have not been paid by the contractor. If the contractor fails to pay them, the liens will remain on the title. Insist on releases of any liens that could be placed on the property from all subcontractors prior to making final payments.

## IMPORTANT INFORMATION

HOMEOWNERS INSURANCE COMPANY & POLICY NUMBER:

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HOMEOWNERS CLAIM PHONE NUMBER:

\_\_\_\_\_

AUTOMOBILE INSURANCE COMPANY & POLICY NUMBER:

\_\_\_\_\_

AUTOMOBILE CLAIM PHONE NUMBER:

\_\_\_\_\_

## FREQUENTLY ASKED QUESTIONS

### Q. What if my property is damaged?

**A.** Contact your insurance company to submit a claim and take steps to prevent the property from further damage. For a list of company contact information visit [MyFloridaCFO.com/Division/Consumers/Storm](https://www.myfloridacfo.com/Division/Consumers/Storm).

### Q. What should I do if I'm approached by my insurance company's adjuster?

**A.** Ask for their license number issued by the Department of Financial Services (DFS) or evidence they represent your insurance company if they have not yet received their license as an emergency adjuster. All adjusters must be licensed, including emergency adjusters the insurance company may bring in from other states. Company adjusters won't ask you to sign a contract for services or charge a fee to adjust your claim. To verify a license, visit <https://licenseesearch.fldfs.com/>.

### Q. What about Public Adjusters?

**A.** A public adjuster may ask you to sign a contract to adjust your claim for a fee or a percentage of your claim payment. A public adjuster must be licensed by DFS and does not work for, nor represents your insurance company. Ask for their license number, which you may compare to their government-issued photo ID (such as a driver license). Public adjusters will represent you by adjusting your claim and presenting it to your insurance company for a fee.

Hiring of a public adjuster does not guarantee a higher claim payout nor does it guarantee expedited claim handling. Since the fee is typically paid from the insurance proceeds there is a possibility of reduction of funds available for repair. Therefore, it is advisable to consider the pros and cons of entering into such a contract.

If you suspect an unlicensed adjuster or contractor has approached you, please keep any business cards or other information and record their physical description. Also, attempt to record the description and tag number of their vehicle. This information will help the authorities when searching for unlicensed subjects.

For additional information visit: [MyFloridaCFO.com/Division/Consumers/Storm/Public-Adjusters](https://www.myfloridacfo.com/Division/Consumers/Storm/Public-Adjusters)