

## About FloridaLawHelp.org

FloridaLawHelp.org is administered by Florida Legal Services, Inc. and is produced in cooperation with Pro Bono Net and the legal services organizations and government agencies throughout Florida and the United States.



The Florida Bar Foundation, with *Interest on Trust Accounts* program funding, provides support for this service.

# FloridaLawHelp.org

To locate your local legal aid or legal services office, please visit us on the web at

[www.floridalawhelp.org](http://www.floridalawhelp.org)

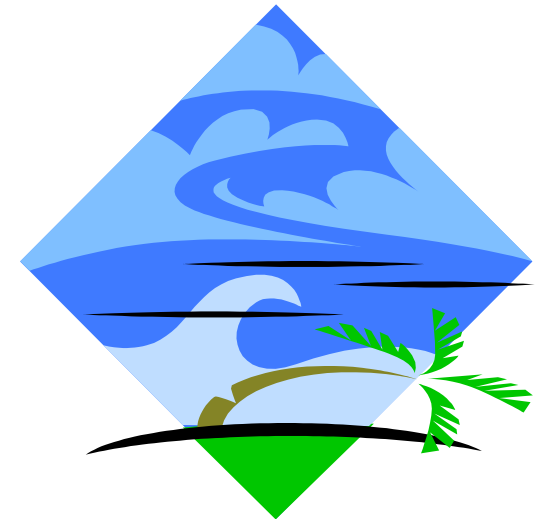
Your local legal aid or legal services office can be located through either the “Find Local Help” or “Directory” links at the top of the page.

If you don't have access to the internet, consult your local Directory Assistance for the number of the legal aid or legal services office nearest to you.

Special thanks to Community Legal Services of Mid-Florida, Inc.

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## *Protect Your Rights As A Homeowner*



## **Important Information About Public Insurance Adjusters**



If you file a claim with your insurance company you will be contacted by an insurance adjuster. There are different types of insurance adjusters, you should find out if the insurance adjuster that comes to your home is licensed by the state of Florida before he/she enters your home.



**1. What is an Insurance Adjuster?**

Insurance Adjusters are employees of your insurance company; they will not charge you a fee. Your insurance company may also hire an independent adjuster to represent them; they will also not charge you a fee.

**2. What is a Public Adjuster?**

Public Adjusters are insurance adjusters that do not work for any insurance company. They work directly for the insured. Homeowners may sign a contract agreeing to pay the Public Adjuster a percentage of the amount paid to the homeowner by the insurance company.

**3. How do Public Adjusters get paid?**

Most Public Adjusters have contracts that authorize insurance companies to issue the claim check directly to the homeowner and the adjuster. That means you must obtain the Adjuster's signature before you can cash the check and begin repairs to your home.

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This brochure is for general education only. It is not intended to be used to solve *individual problems*. If you have specific questions, see an attorney.

**PUBLIC INSURANCE ADJUSTERS MUST BE LICENSED BY THE STATE OF FLORIDA. BEFORE SIGNING A CONTRACT WITH A PUBLIC ADJUSTER YOU SHOULD CALL 1-800-22-STORM TO VERIFY THAT THE PERSON YOU ARE CONTRACTING IS LICENSED TO WORK AS A PUBLIC ADJUSTER.**

**UNDER FLORIDA LAW, IT IS A FELONY TO ACT OR HOLD ONESELF OUT AS A PUBLIC ADJSUTER WITH OUT BEING LICENSED AND APPOINTED.**

**REPORT UNLICENSED ADJUSTERS TO 1-800-22STORM**

