

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, and 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.

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.

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.

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.

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 adjuster without being licensed and appointed. Report unlicensed adjusters to 1-800-22-STORM.