



PUBLIC ADJUSTERS

CONTACT US

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 www.CoastToCoastLegalAid.org



WHAT IS A PUBLIC ADJUSTER?

A public adjuster is any person who for money completes, prepares, or files an insurance claim for an insured or aids an insured in negotiating for or getting the settlement of a claim or claims for loss or damage covered by an insurance policy.

DOES A PUBLIC ADJUSTER WORK FOR MY INSURANCE COMPANY?

- No, a public adjuster has no relationship with the insurance company.
- There are three types of insurance claims adjusters:
 - Company adjusters work for the insurance company
 - Independent adjusters work for the insurance company but as independent contractors, not employees and,
 - PUBLIC ADJUSTERS work for the policy holder not the insurance company

HOW DOES A PUBLIC ADJUSTER GET PAID?

A public adjuster can charge a fee of 10% of the insurance claim payment when a state of emergency is declared by the Governor for a natural disaster and 20% of the insurance claim payment when there is not an emergency declaration.

HOW DO I CHOOSE A PUBLIC ADJUSTER?

- In Florida, public adjusters need to be licensed. Ask to see their license.
- Get recommendations from others.
- Be wary of anyone who pressures you to sign a contract.
- Be cautious of anyone soliciting business by going door-to-door after a disaster.
- Do not choose an adjuster who asks for a deposit or a fee up front. Public adjusters get paid when the insurance claim is paid
- Be careful of anyone who makes promises about the amount of your claim before even looking at your loss or your policy

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THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES URGES FLORIDIANS TO REMEMBER:

- » Solicitation by public adjuster is limited to Mon–Sat 8am to 8 pm
- » Public adjuster fees are limited. Ten (10%) percent when a state of emergency is declared by the Governor. Twenty (20%) in all other situations.
- » Public adjuster fees are negotiable. The insured can cancel a contract with a public adjuster within ten (10) business days after it is executed without any penalty.



REMEMBER THIS

Using a public adjuster may make recovery easier and maybe quicker but it will take away from the amount of the claim, since the public adjusters gets paid a percentage of the settlement.

This will mean less money for repairs so **make sure to know how much is needed to make the repairs that are necessary.**