AFTER THE FIRES
Tips to avoid being victimized by an insurance scam

- Immediately contact your insurance company and/or insurance agent. If you don’t have the contact information, the Department of Insurance can help: 800-927-4357 or www.insurance.ca.gov.

- Many insurance policies provide for living expenses in cases of emergency. Your insurance company and agent can help make sure the money arrives promptly.

- Don’t sign any contracts for repairs or other needs until you have spoken directly to your insurance company representative or agent.

- Demand to see identification from anyone contacting you regarding your claim.

- There are two types of insurance adjusters:
  - Private insurance adjusters, representing insurance companies such as Farmers, State Farm or AAA.
  - Public adjusters, who represent insurance claimants.

- Insurance company adjusters are employed by insurance companies. They do not charge a fee.

  Public adjusters work for and represent insurance claimants. They do charge a fee. Generally, the fee is a percentage of your entire insurance settlement amount.

- Public adjusters cannot solicit your business:
  - While the loss is underway;
  - “Are prohibited from soliciting business for seven days following the reopening of a declared disaster area;”
  - Between the hours of 6 p.m. and 8 a.m.

  Ask to see the California adjuster’s license and note the license number and full name. Do not rely upon a business card.

- If you are unsure, call the Department of Insurance Help Line: 800-927-4357.

- A public adjuster contract can be cancelled by you within 72 hours of signing.
• It is illegal for a public adjuster to advance money as an inducement to sign a contract.

• Public adjusters may not offer referral fees in excess of $100.

• Public adjusters may not have an interest in any contractor, demolition company, or any entity making repairs to your property.

• Public adjusters may not use a badge as identification.

• Beware of anyone attempting to rush you into signing a contract.

• Beware of any contractor attempting to have you sign a contract or begin demolition.

• Beware of any attorney urging you to sign any documents.