



“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: 1-800-927-HELP (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:
 1. Private insurance adjusters, representing insurance companies such as Farmers, State Farm, or AAA.
 2. 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:
 1. while the loss is underway
 2. between the hours of 6 p.m. and 8 a.m.
 3. for seven calendar days after the disaster
- 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 AT **1-800-927-HELP**.
- 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.

CALIFORNIA DEPARTMENT OF INSURANCE

Dave Jones Insurance Commissioner

We act to ensure vibrant markets where insurers keep their promises and the health and economic security of individuals, families and businesses are protected.



- 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 and clean-up.
- Beware of any attorney urging you to sign any documents.

IF YOU HAVE ANY QUESTIONS OR NEED ASSISTANCE, THE CALIFORNIA DEPARTMENT OF INSURANCE IS HERE TO HELP. PLEASE CALL:

**THE CALIFORNIA DEPARTMENT OF INSURANCE (CDI)
1-800-927-HELP [4357] or www.insurance.ca.gov**

ADDITIONAL CONTACT INFORMATION:

**FEDERAL EMERGENCY MANAGEMENT AGENCY:
1-800-621-FEMA (3362) or www.fema.gov**

**CONTRACTORS STATE LICENSE BOARD:
1-800-321-CSLB (2752) or www.cslb.ca.gov**

**NATIONAL INSURANCE CRIME BUREAU
1-888-815-9064 or www.nicb.org**