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.

If you have any questions or need assistance, the California Department of Insurance is here to help. Please call:

800-927-4357

Enforcement Branch
(Sacramento)
916-854-5700

Additional contact information:

Federal Emergency Management Agency
800-621-FEMA (3362)

Contractors State License Board
800-321-CSLB (2752)

National Insurance Crime Bureau
800-447-6282

County District Attorney

Shasta County DA’s Office
530-225-5391

Lake County DA’s Office
707-263-2251

Napa County DA’s Office
707-253-4211

Sonoma County DA’s Office
707-565-2311

Los Angeles County DA’s Office
213-257-2450