

## AFTER THE FIRES

### Tips to avoid being victimized by an insurance scam

- Immediately contact your insurance company and/or insurance agent to open your claim. If you DO NOT have the contact information for your insurance company or agent, the Department of Insurance can help: **800-927-4357** or **insurance.ca.gov**.
- Many insurance policies provide for additional living expenses in cases of mandatory evacuation and emergency. Maintain records of all your expenses.
- DO NOT sign any contracts for repairs or other needs until you have spoken directly to your insurance company representative.
- Demand to see identification from anyone contacting you regarding your claim.
- There are three types of insurance adjusters:
  - Public adjusters who represent insurance claimants. They do charge a fee. Generally, the fee is a percentage of your entire insurance settlement amount.
  - Company adjusters who are employees of your insurance company. They do not charge a fee to the consumer.
  - Independent adjusters hired under a contract with the insurance company. They do not charge a fee to the consumer.
- Public adjusters cannot solicit your business:
  - While the loss is underway;
  - 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 public adjuster's license and note the license number and full name. DO NOT rely upon a business card. If you are unsure about the license status of the public adjuster, call the Department of Insurance Help Line: **800-927-4357** or check the status online at [www.insurance.ca.gov](http://www.insurance.ca.gov)
- A public adjuster contract can be cancelled by you within three business days of signing, except that, as it pertains to a disaster, your right to cancel is five calendar days without any penalty or obligation to pay your public adjuster.

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- 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.

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

**800-927-4357**  
**insurance.ca.gov**

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Additional contact  
information:

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

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

National Insurance Crime Bureau  
800-447-6282

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County District Attorney

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