

ABOUT US

Legal Services of North Florida provides free legal assistance to eligible low income persons in civil matters.

We do **not** provide legal assistance in CRIMINAL or traffic matters.

LSNF offers free educational discussions and informative brochures regarding the areas of law we practice. Call your local office for more information. LSNF offices are listed on the back of this brochure.

OFFICES

FRANKLIN, JEFFERSON, LEON, & WAKULLA COUNTIES:

2119 Delta Boulevard
Tallahassee, FL 32303
(850) 385-9007

CALHOUN, GADSDEN, JACKSON, & LIBERTY COUNTIES:

121 North Jackson Street
Quincy, FL 32351
(850) 875-9881

BAY, GULF, HOLMES, & WASHINGTON COUNTIES:

211 East 11th Street
Panama City, FL 32401
(850) 769-3581

OKALOOSA & WALTON COUNTIES:

133 Staff Drive, NE
Fort Walton Beach, FL 32548
(850) 862-3279

ESCAMBIA & SANTA ROSA COUNTIES:

1741 North Palafox Street
Pensacola, FL 32502
(850) 432-8222

Legal Services
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PUBLIC ADJUSTERS



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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. 8 a.m. to 8 p.m.

» 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.**