

## AFTER THE FIRES

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

- Immediately contact your insurance company and/or insurance agent. 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 living expenses in cases of emergency. Your insurance company and agent can help make sure the money arrives promptly.
- DO NOT 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:
  - Insurance company adjusters representing insurance companies.
  - 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;
  - 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, call the Department of Insurance Help Line: **800-927-4357**.
- 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.

# RICARDO LARA

## INSURANCE COMMISSIONER

California Department of Insurance

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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.
- 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.

**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

Lake County DA's Office  
707-263-2251

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

Napa County DA's Office  
707-253-4211

Shasta County DA's Office  
530-225-5391

Sonoma County DA's Office  
707-565-2311