

Disclosure

- There are three types of insurance adjusters that could be involved in the processing of your insurance claim. The definitions of the three types are as follows:
 1. Public adjusters means the insurance adjusters who do not work for your insurance company. They work for you, the insured, to assist in the preparation, presentation, and settlement of your claim. You hire them by assigning a contract and agreeing to pay them a fee or commission based on a percentage of the settlement, or other method of compensation. Public adjusters are required to be licensed, bonded, and tested by the State of California to represent your interest only.
 2. Company adjusters means the insurance adjusters who are employees of your insurance company. They represent your insurance company and are paid by your insurance company. They will not charge you a fee and are not individually licensed or tested by the State of California.
 3. Independent adjusters means the insurance adjusters who are hired on a contract basis by your insurance company to represent the company in the settlement of the claim. They are paid by your insurance company. They will not charge you a fee.

- You have the right, but are not required, to use the services of a public adjuster in the preparation and handling of your insurance claim.

- Public adjusters cannot solicit your business while the loss is underway, or between the hours of 6 p.m. and 8 a.m.

- Your “Public Adjuster Contract,” with a public adjuster representing you, should clearly indicate the amount of the fee you will be paying to your public adjuster. Your contract, with this fee percentage, should be acknowledged by your initials on the “Public Adjusters Contract.” The salary, fee, commission, or other consideration is to be paid by you (the insured), not the insurance company (insurer).

- You have the right to cancel the contract with your public adjuster, without any penalty or obligation, within three business days from the date the contract is signed. If you cancel the contract with your public adjuster, any money or other consideration paid by you will be returned within five business days following the receipt of your cancellation notice, and any security interest arising out of the transaction will be canceled. To cancel the contract with your public adjuster, mail or deliver by certified mail, return receipt requested, or other form of mailing which provides proof of mailing, a signed and dated copy of the cancellation notice, or any other written notice, or send a telegram to the public adjuster at the address in the contract.

- You have the right to, and may, communicate with your insurance company at any time if you feel the need during the claims process.

- If you have any concerns or questions, the officers at the California Department of Insurance Consumer Hotline are there to help you. Please call them at 1-800-927-HELP (4357), or www.insurance.ca.gov.