



California Department of Insurance

800-927-4357

www.insurance.ca.gov

AFTER THE FIRES

Tips to avoid being victimized by an insurance scam

- 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.



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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. 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**