



## Oakland Park Fire Rescue Update: Public Adjusters

A public adjuster is an insurance claims adjuster who advocates for the policyholder in appraising and negotiating a claimant's insurance claim. Aside from attorneys and the broker of record, public adjusters licensed by the Florida State Department of Insurance are the only type of claims adjuster that can legally represent the rights of an insured during an insurance claim process.

Oakland Park Fire Rescue does **not** make any recommendations on the use or non-use of a public insurance adjuster. We also do not have a list or recommend any particular public adjuster should you choose to utilize one. Under no circumstances, will Oakland Park Fire Rescue send a public adjuster to your property.

Public adjusters are limited in their advertising by the following Florida laws:

- Public adjusters are prohibited from making deceptive or misleading statements in advertisements or solicitations.
- The following statements, made in any public adjuster's advertisement or solicitation, are considered deceptive or misleading:
  - A statement or representation that invites an insured policyholder to submit a claim when the policyholder does not have covered damage to insured property.
  - A statement or representation that invites an insured policyholder to submit a claim by offering monetary or other valuable inducement.
  - A statement or representation that invites an insured policyholder to submit a claim by stating that there is no risk to the policyholder by submitting such claim.
  - A statement or representation, or use of a logo or shield, that implies or could mistakenly be construed to imply that the solicitation was issued or distributed by a governmental agency or is sanctioned or endorsed by a governmental agency.
  - The term **written advertisement** includes only newspapers, magazines, flyers, and bulk mailers. The following disclaimer, which is not required to be printed on standard size business cards, must be added in bold print and capital letters in typeface no smaller than the typeface of the body of the text to all written advertisements by a public adjuster:

"THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT."

For a complete review of the Florida Statutes that cover public Insurance adjusters, please visit: [Florida Statutes Regulating Public Adjusters](#)