

# About Community Legal Services of Mid-Florida (CLSMF)

*The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.*

CLSMF is a nonprofit legal aid organization which provides free legal assistance to low-income people with civil legal problems in twelve counties across Central Florida. Since 1966, dedicated CLSMF lawyers, paralegals, legal assistants and advocates have worked diligently to solve civil legal problems for people facing life-changing situations, such as domestic violence, unlawful eviction, or the loss of veterans' health or public benefits. We are committed to delivering the highest quality legal aid, with dignity and respect, for those who are seeking access to justice.

*\*We do not provide legal assistance in criminal or traffic matters*



The Florida Bar Foundation, with *Interest on Trust Accounts* program funding, provides support for this service.



COMMUNITY  
**LEGAL SERVICES**  
of MID-FLORIDA

**\*BREVARD:** 1-866-469-7444

## **CITRUS & SUMTER**

106 N. Osceola Avenue, Inverness, FL 34450

CITRUS: (352) 726-6592

SUMTER: 1-800-984-2918

**FLAGLER:** 1-800-405-1417

**HERNANDO:** 1-866-801-5566

**LAKE:** (352) 343-6351

226 West Main Street, Tavares, FL 32778

**MARION:** (352) 629-6257

1610 SE 36th Avenue, Ocala, FL 34471

**\*ORANGE** (407) 841-7777

122 E. Colonial Drive, Suite 200, Orlando, FL 32801

**OSCEOLA:** (407) 933-1791

800 North Main Street, Kissimmee, FL 34744

**PUTNAM:** (386) 385-0928

216 S. 6th Street, Palatka, FL 32177

**\*SEMINOLE:** (407) 322-6673

315 Magnolia Ave., Sanford, FL 32771

**VOLUSIA :** (386) 258-5600

128 Orange Avenue, Daytona Beach, FL 32114

**Client toll-free number:** 1-800-363-2357

**ADMINISTRATIVE OFFICE:** (386)523-9181

*\*Certain legal services not offered*

info@clsmf.org

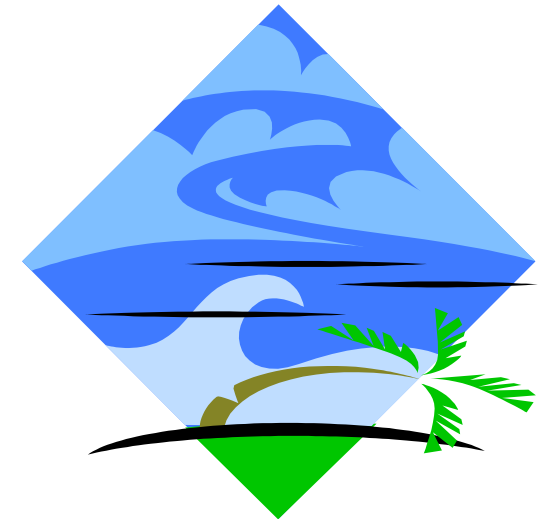
**Apply for help online at:**

**www.clsmf.org**



COMMUNITY  
**LEGAL SERVICES**  
of MID-FLORIDA

## **Protect Your Rights As A Homeowner**



## **Important Information About Public Insurance Adjusters**



**If you file a claim with your insurance company you will be contacted by an insurance adjuster. There are different types of insurance adjusters, you should find out if the insurance adjuster that comes to your home is licensed by the state of Florida before he/she enters your home.**

**1. What is an Insurance Adjuster?**

Insurance Adjusters are employees of your insurance company; they will not charge you a fee. Your insurance company may also hire an independent adjuster to represent them; they will also not charge you a fee.

**2. What is a Public Adjuster?**

Public Adjusters are insurance adjusters that do not work for any insurance company. They work directly for the insured. Homeowners may sign a contract agreeing to pay the Public Adjuster a percentage of the amount paid to the homeowner by the insurance company.

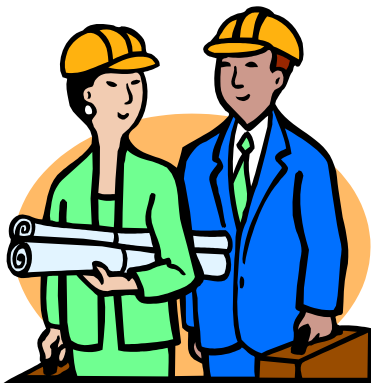
**3. How do Public Adjusters get paid?**

Most Public Adjusters have contracts that authorize insurance companies to issue the claim check directly to the homeowner and the adjuster. That means you must obtain the Adjuster's signature before you can cash the check and begin repairs to your home.

**PUBLIC INSURANCE ADJUSTERS MUST BE LICENSED BY THE STATE OF FLORIDA. BEFORE SIGNING A CONTRACT WITH A PUBLIC ADJUSTER YOU SHOULD CALL [1-800-22-STORM](tel:1-800-22-STORM) TO VERIFY THAT THE PERSON YOU ARE CONTRACTING IS LICENSED TO WORK AS A PUBLIC ADJUSTER.**

**UNDER FLORIDA LAW, IT IS A FELONY TO ACT OR HOLD ONESELF OUT AS A PUBLIC ADJSUTER WITH OUT BEING LICENSED AND APPOINTED.**

**REPORT UNLICENSED ADJUSTERS TO 1-800-22STORM**



**IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, CONTACT US BY CALLING ONE OF OUR HELPLINE NUMBERS:**

**BREVARD COUNTY 1-866-469-7444**

**CITRUS COUNTY (352) 726-6592**

**FLAGLER COUNTY 1-800-405-1417**

**HERNANDO COUNTY 1-866-801-5566**

**LAKE COUNTY (352) 343-6351**

**MARION COUNTY (352) 629-6257**

**OSCEOLA COUNTY (407) 933-1791**

**ORANGE COUNTY (407)841-7777**

**PUTNAM COUNTY (386) 385 0928**

**SEMINOLE COUNTY (407) 322-6673**

**SUMTER COUNTY 1-800-984-2918**

**VOLUSIA COUNTY (386) 258-5600**

**(Daytona Beach area)**

**VOLUSIA COUNTY 1-800-363-2357**

**(outside the Daytona Beach area)**