

7 Public Adjuster Florida Questions to Ask First

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A storm can leave a Florida homeowner with two urgent jobs: make the property safe and build a credible insurance claim. Hiring a public adjuster Florida residents can trust may help with the second job, but the first conversation should be about the work to be done, not a promised settlement number. The right questions reveal whether an adjuster understands the loss, the policy, and the evidence still missing.



NOAA's August 2026 outlook projected seven to thirteen named Atlantic storms for the season. That basin-wide forecast does not predict damage at any particular Florida address. It does underline why a claim plan should exist before a storm, fire, or pipe failure leaves a household trying to reconstruct the facts from memory.

1. What part of the claim will you actually handle?

A public adjuster represents the policyholder in preparing and negotiating a claim. That is different from the company adjuster assigned by an insurer. Ask whether the proposed service includes a site inspection, policy review, scope of damage, inventory of personal property, estimate review, and communication with the carrier. A broad promise to “take care of everything” is less useful than a written description of each step.

Suppose wind enters through a damaged window, rain reaches the living room, and a contractor installs a temporary board. The claim may involve exterior repairs, interior finishes, contents, and mitigation costs. Ask who will collect each type of evidence and who will reconcile the contractor's invoices with the claim estimate. A clear owner for each task prevents a gap that surfaces only when the insurer asks for support.

2. How will you separate damage from repair proposals?

An estimate is an opinion about the work and price needed to restore the property. The claim file should first establish what was damaged and how it was observed. Ask the adjuster to describe a photo sequence, a room-by-room inventory, and a timeline of emergency measures. This matters when a later repair proposal includes work that cannot be seen in the first set of images.

Florida's insurance consumer guidance recommends documenting damage and temporary repairs with photos, video, and receipts. A practical file has original photos, the date and location of each image, invoices, and notes explaining why an emergency action was necessary. When an item must be discarded for safety, photograph it first if doing so is safe. Keep the original files as well as copies included in a PDF or email.

3. How do you read the policy before naming a claim value?

Coverage and deductibles depend on the actual policy and cause of loss. A Florida household may have a separate flood policy; a wind claim can have a different deductible from another covered loss. Ask the adjuster to identify the relevant policy pages and explain what facts are still needed before estimating a value. A confident number given before the documents are reviewed is a warning sign.

Request a written list of policy questions. Does the file need evidence of additional living costs? Are damaged contents being inventoried separately from building repairs? Which exclusions or limits need the carrier's written interpretation? These questions help a homeowner understand the claim without pretending that every policy uses the same wording.

4. Who will inspect the property, and how can I verify the license?

The person at the sales meeting may not be the person who documents the loss. Ask for the name and role of the on-site professional, their availability, and how findings will be reviewed. Florida's Department of Financial Services says a public adjuster must be licensed and advises consumers to compare a license number with government-issued identification. Verify the credential through the state's official lookup before signing.

Ask how specialist observations will be handled. A moisture reading, structural concern, or contents inventory may require a qualified person, not a guess from a single walk-through. The adjuster should be able to explain which professionals will contribute, who pays for them, and whether their reports will become part of the claim file.

5. What does the contract say about fees and stopping the work?

Read the entire agreement, including the definition of the fee base, the services included, and any obligations if the relationship ends. State rules distinguish ordinary claims from some claims tied to a declared emergency. Those rules can change, so consult the current Florida DFS consumer page and the actual contract rather than relying on a verbal summary or a number remembered from an earlier storm.

Ask for a copy before the meeting ends. Mark any sentence you do not understand and request a written explanation. In particular, clarify whether the fee applies to payments the insurer made before the adjuster was hired, whether outside experts cost extra, and what happens if you disagree with the proposed claim strategy. A reputable professional should make these terms understandable.

6. How will you keep me informed?

The claim belongs to the policyholder even when a representative does much of the work. Ask how often you will receive updates, where correspondence will be stored, and who will tell you when the insurer requests a document. Set a simple rule: every submitted estimate and material response should be shared with you. If the carrier schedules an inspection, know who attends and how observations will be captured afterward.

A shared chronology is more valuable than a collection of unrelated emails. It can record the loss date, first report to the insurer, temporary repairs, inspections, additional estimates, and decisions still pending. That record allows a homeowner to spot an unanswered question early and gives a new professional a reliable starting point if the team changes.

7. What result will show the file is ready?

A finished claim is more than a large spreadsheet. Ask what quality check the adjuster will perform before submission: Is each line item tied to observable damage? Are receipts and photos organized? Have differences between the contractor's scope and insurer's estimate been explained? Are the homeowner's questions about coverage recorded in writing? The answer should describe a review process, not a guarantee of payment.

- Match each proposed repair to a photo or inspection note.
- Keep receipts and original media together with the timeline.
- Record questions the carrier has not answered in writing.

For a property owner comparing candidates, the best next step is to bring the policy, existing estimate, photographs, and a short timeline to a consultation. The [public adjuster florida](#) service page explains the policyholder-focused role and provides a way to discuss the circumstances of a loss. Use the seven questions above to test whether that service fits the claim you actually have.

Put the answers beside the evidence

Write down each candidate's answers, then compare them against the damage file. The choice should become clearer when one professional explains a concrete inspection and documentation process while another offers only a fast settlement promise. Keep the insurer informed of the loss and preserve original evidence regardless of whom you hire.

If the file still lacks a reliable scope, request a review of the missing documentation before authorizing a strategy. A [Florida policyholder advocate](#) can be useful when the work includes careful evidence collection, policy reading, and clear communication. Those are the standards to seek in the contract and in the first meeting.