



After Any Disaster

- Contact your insurance agent as quickly as possible and ask for instructions on what to do until your adjuster arrives. Be sure to follow the company's instructions when making your claim. Insurance companies are required to handle claims promptly and fairly
- Even if you hired a Public Adjuster you still have the right to speak with your Insurance company about your claim
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. The company has a legal right to inspect the property in its damaged condition.
- Check the licensing status of all contractors and Public Adjusters.
- Be weary of someone advertising and claiming they can negotiate a better insurance settlement for you; they must be licensed
- Check out of state workers prior to hiring them
- **KEEP YOUR RECEIPTS AND TAKE PICTURES**

Licensed GA Insurance Agents and Public Adjusters

O.C.G.A. § 33-23-1 (14) "Public adjuster"

- Do not do business with adjusters who request money from you in advance.
- Rather than representing the insurance company, a "public adjuster" offers his/her services to the consumer for a fee. Georgians are also advised to be on alert for unlicensed public insurance adjusters who may try and do business illegally in our state. If you are approached by a public adjuster, ask to see a license number and confirm that they are licensed.

Filing a complaint and looking up a licensee:

Licensed Insurance Agent or Public Adjuster lookup:

<https://oci.georgia.gov/agents-agency-licensing>

File a Consumer Services complaint:

<https://oci.georgia.gov/file-consumer-insurance-complaint>

Reports Suspected Insurance Fraud:

CID@oci.ga.gov

Licensed GA General Contractor

- General contractor licensing is with the Georgia Secretary of State Professional Licensing Division
- O.C.G.A § 43-41-2 and licensing requirements:
- **Types of licensed contractors: Residential Basic Contractor, Residential-Light Commercial Contractor, General Contractor, General Contractor Limited Tier**

Certain specialty trades or work costing less than \$2,500 does not require the services of a state licensed contractor such as Limited Service Specialty Contractors, Traditional Specialty Contractors.

Licensed Georgia Licensed Residential and General Contractor lookup:

<http://verify.sos.ga.gov/verification/>

File a complaint with a GA SOS licensed contractor:

https://sos.ga.gov/index.php/licensing/submit_a_complaint

Roofing Contractors: Not Licensed

§ 10-1-393, 12- Definitions; contract with residential roofing contractor.

A residential roofing contractor shall not represent or negotiate, or offer or advertise to represent or negotiate, on behalf of an owner or possessor of residential real estate on any insurance claim in connection with the repair or replacement of room systems.