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**ADVICE FROM UNLICENSED PROFESSIONALS  
CAN LEAD TO LOWER INSURANCE COMPENSATION**

*Florida Association of Public Insurance Adjusters Warns Consumers  
To Be Wary of Recommendations for Quick Repairs*

**MAITLAND, Fla., (November 17, 2009)** – As insurance policies become increasingly complex, property owners who incur damage must be more wary than ever of advice from unlicensed contractors.

That’s the message from the Florida Association of Public Insurance Adjusters (FAPIA), whose members are fielding increasing reports of insured home and business owners receiving insurance advice from people who are neither trained nor licensed to adjust claims. **[Is this a true statement? Can we back it up with any specifics?]**

Public insurance adjusters are the only licensed, bonded and trained advocates who work exclusively for insured policyholders, ensuring policyholders receive full and proper compensation in the event of a loss.

“Unfortunately, many policyholders heed the advice of unlicensed contractors and restoration specialists who recommend immediate and costly repairs,” said FAPIA President Lenny Bauman. “Only later do they learn that moving so quickly with unnecessary repairs has caused them to receive lower compensation from their insurance company.”

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Insurance contracts state that it is the responsibility of the insured to document and prove their claim, and to begin repairs *that protect the property from further damage*. Moving too quickly to restoration, such as cleaning damaged items and beginning repairs that are not necessary to prevent further damage to the home, can limit the ability of the policyholder to document damage effectively.

“This is not to say that property owners should avoid contractors, restoration specialists, roofers and others who provide outstanding and necessary services,” said Bauman. “But to ensure full insurance compensation, policyholders should get the advice of licensed insurance professionals before moving forward with repairs.”

FAPIA recommends policyholders consult with a public adjuster before starting repairs or signing quick settlement offers from their insurance company. “Public insurance adjusters are extensively trained and experienced in documenting loss, which is critical if the policyholder is to receive full compensation,” said Bauman.

FAPIA members receive ongoing training and adhere to a strict code of ethical conduct. To identify licensed FAPIA members in your market, visit [www.FAPIA.net](http://www.FAPIA.net).

### **About FAPIA**

FAPIA was founded in 1993, and consists of nearly 500 members and associate members who join together to protect the interests of insured homeowners and businesses who have suffered an insurance loss. Where company and independent adjusters represent the insurance companies, Public Adjusters represent the Insured. The association is based in Maitland, Fla. and its members are located everywhere from the Panhandle to the Keys.

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