

## 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.*

Community Legal Services of Mid-Florida, Inc. provides free legal assistance to eligible low-income persons in civil matters (we do not provide legal assistance in criminal or traffic matters).

CLSMF provides community education seminars and detailed informational brochures on the major areas of law we practice. Please see the back of this brochure for a complete listing of offices.



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



## Community Legal Services of Mid-Florida, Inc. Offices:

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

**CITRUS & SUMTER**  
106 N. Osceola Ave., Inverness, FL 34450  
(352) 726-6592 — CITRUS  
1-800-984-2918— SUMTER

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

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

**LAKE— (352) 343-6351**  
226 West Main St., Tavares, FL 32778

**MARION— (352) 629-6257**  
2300 SE 17th St. Suite 201  
Ocala, FL 34471

**\*ORANGE — (407) 841-7777**  
122 E. Colonial Drive, Suite 200  
Orlando, FL 32801

**OSCEOLA — (407) 933-1791**  
800 North Main St., Kissimmee, FL 34744

**PUTNAM: (386) 385-0928**  
216 S. 6th Street, Palatka, FL 32177

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

**VOLUSIA — (386) 258-5600**  
128 Orange Ave., Suite 100,  
Daytona Beach, FL 32114  
Client toll-free number: 1-800-363-2357

**\*Offices currently not offering  
Family Law services**

**ADMINISTRATIVE OFFICE: (386)506-5396**

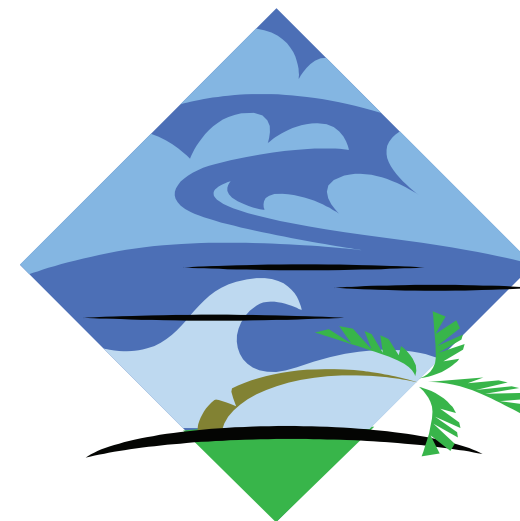
**info@clsmf.org**

**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.

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

<b>BREVARD COUNTY</b>	<b>1-866-469-7444</b>
<b>CITRUS COUNTY</b>	<b>(352) 726-6592</b>
<b>FLAGLER COUNTY</b>	<b>1-800-405-1417</b>
<b>HERNANDO COUNTY</b>	<b>1-866-801-5566</b>
<b>LAKE COUNTY</b>	<b>(352) 343-6351</b>
<b>MARION COUNTY</b>	<b>(352) 629-6257</b>
<b>OSCEOLA COUNTY</b>	<b>(407) 933-1791</b>
<b>ORANGE COUNTY</b>	<b>(407) 841-7777</b>
<b>PUTNAM COUNTY</b>	<b>(386) 385 0928</b>
<b>SEMINOLE COUNTY</b>	<b>(407) 322-6673</b>
<b>SUMTER COUNTY</b>	<b>1-800-984-2918</b>
<b>VOLUSIA COUNTY</b>	<b>(386) 258-5600</b>
<b>(Daytona Beach area)</b>	
<b>VOLUSIA COUNTY</b>	<b>1-800-363-2357</b>
<b>((outside the Daytona Beach area))</b>	

**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 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**

