**Section 3118.85 Financial Disclosure and Consumer Rights Notice**

a) Public adjusters must provide full written financial disclosure consistent with Sections 1575(d) and 1590(d), (f), (g), and (h) of the Code. The financial disclosure must contain, at a minimum, the following wording in 10-point font:

1) "You are not required to use any person recommended to you by the public adjuster. You have a right to receive quotes or estimates from other contractors or vendors. You are free to hire the contractor or vendor of your choice."; and

2) A statement clarifying the amount of ownership in the recommended contractor by the public adjuster or any immediate family and/or the specific amount of compensation the public adjuster will receive from the recommended contractor if the client uses the recommended contractor. This disclosure may be stated in an actual dollar amount or a percentage of the payment.

b) The Department shall create a standard Consumer Right Notice explaining and referencing Illinois laws and regulations applicable to the public adjuster and client relationship. Public adjusters must provide this Notice to all clients. The Department shall publish the Consumer Rights Notice on the Department's website and provide a copy to all licensed public adjusters via email each time the Consumer Rights Notice is revised.

c) The Consumer Rights Notice shall include the client's right to obtain quotes or estimates from other contractors or vendors when a public adjuster recommends a contractor or vendor, regardless of whether that public adjuster has a disclosable financial interest in the recommended contractor under subsection (a).

d) The Department's availability must be included in the Consumer Rights Notice and must include information on how consumers can file a complaint with the Department.

e) The public adjuster must provide all written disclosures regarding financial interests and the Consumer Rights Notice to the client before the client signs the public adjuster contract.

(Source: Amended at 48 Ill. Reg. 7257, effective April 30, 2024)