

THE Journal of Public Adjusting

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In our November 2017 issue of *The Journal of Public Adjusting*, we featured an article on the elimination of the PA apprentice license. With January 1, 2018, marking the official end of the PA apprentice license, now is a good time to review some frequently asked questions about the laws regarding PA apprentices. Below are FAQs and answers from the DFS Division of Insurance Agent and Agency Services.

Can my public adjusting firm appoint a Public Adjuster Apprentice?

Yes, as long as the firm has at least one (1) 3-20 All Lines Public Adjuster appointed that will supervise the Apprentice.

How many Public Adjuster Apprentices can work under a 3-20 All Lines Public Adjuster?



An All Lines 3-20 Public Adjuster can only appoint and supervise one (1) Public Adjuster Apprentice. A public adjusting firm can appoint up to four (4) Public Adjuster Apprentices, as long as the firm has at least four (4) 3-20 All Lines Public Adjusters employed to supervise the Apprentices.

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Indoor Air Quality Association Offers Statewide Participation through Several Florida Chapters

MRSA and MRSR Training Available

Florida indoor air quality professionals have an educational resource available in the Indoor Air Quality Association (IAQA). Established in 1995, IAQA is dedicated to bringing practitioners together to prevent and solve indoor environmental problems for the benefit of consumers and the public.

According to the IAQA website, IAQA's membership is comprised of individuals and companies, including contractors, consultants, facility maintenance professionals, researchers, industry vendors, school officials, and representatives from state and federal government agencies.

Florida IAQA chapters are located in Fort Lauderdale, Fort Myers and Orlando. Professionals holding a Mold-Related Services Assessor (MRSA) or a Mold-Related Services Remediator (MRSR) license can receive training

through IAQA courses that have been approved by the state of Florida for continuing education hours towards MRSA and/or MRSR license renewal.

Below is a look at some of the online courses offered by the association:

Introduction to Mold Remediation

REME 101

Goal: Learn the fundamentals of mold remediation and become familiar with important guidance documents that will help standardize the work.

Lesson 1: Overview

Objective – Define remediation, identify the parties involved, and describe the remediation process from start to finish.

Lesson 2: Guidance Documents

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PA Apprentice FAQs, Mold- Related Training Opportunities and a New Office for HL Law Group

Our March issue of *The Journal of Public Adjusting* features several timely articles for a variety of industry professionals. First, with the elimination of the PA apprentice license becoming effective earlier this year, we are providing an opportunity to review the laws now governing PA apprentices through FAQs set forth by the DFS.

Next, we have two articles on mold-related training taking place both online through the Indoor Air Quality Association (IAQA) and through the National Association for Moisture Management (NAMM). Both organizations have a strong Florida presence and are approved by the state of Florida as accepted sources for fulfilling continuing education hours.

Finally, we have some exciting news that you helped to make possible. Due to our ongoing growth, we have relocated our office to a larger space, so we have a brand new address for you to make note of. Our phone number and email addresses are the same, and we would love to hear from you any time.

We greatly appreciate your continued support,

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The National Association for Moisture Management to Present the Certified Moisture Maintenance Inspector/Certified Environmental Mold Remediator Class in Tampa April 26 – 27

The National Association for Moisture Management (NAMM) is offering the Certified Moisture Maintenance Inspector/Certified Environmental Mold Remediator (CMMI/CEMR) class, a two-day course developed and endorsed by leaders in the IAQ industry.

NAMM is a 501(c)(3) non-profit organization formed to provide information, training and educational programs in moisture management and remediation for the general public and professionals from insurance, lending, real estate and other interested disciplines.

NAMM is licensed by the Florida DBPR Mold-Related Services Program as a continuing education provider (AC#5465162).

Mold Assessors and Remediators who attend this course will receive all 14 CEUs that are required to renew their license.

Below are more conference details:

- ✦ **Cost:** \$350.00 per person
- ✦ **Location:** Tampa Stadium Hotel, 4750 N. Dale Mabry Hwy, Tampa, FL 33607
- ✦ **Date and Times:** April 26 – 27, 8:30 a.m. to 4:30 p.m.

CMMI Course Description

Moisture intrusion and mold in homes and businesses are hot topics in the world of insurance, construction, real estate, government and consumers. Through this course, you will learn about moisture maintenance inspections, how these

inspections work, how to perform a complete inspection on any structure, and how to report your findings. You will understand how moisture intrusion impacts buildings that are not properly constructed or maintained. You will also learn essential skills for performing microbial sampling effectively.

CEMR Course Description

The course teaches an alternative approach to mold remediation through the use of all natural, safe products. Bioremediation has been around for decades, but only recently has it been applied to the mold industry. In most cases, bioremediation is faster, safer and cheaper than traditional remediation. You will learn how to remove mold, Volatile Organic Compounds (VOCs) and toxins from a property that has an identified indoor mold growth problem; the effective treatment of heating, ventilation and air conditioning (HVAC) systems; strategies for post remediation verification (PRVs) and how to explain clearance standards to the client.

NAMM also offers the state exam at every class and is required to become licensed in the state of Florida. The exams take one hour, and are offered at the end of the second day of class.

For more information, visit:

<https://na4mm.com/product/certified-moisture-and-maintenance-inspector-or-remediator-cmmi-cemr-april-26-27th-2018>. ♦



Consistent Business Growth Prompts HL Law Group Move to Larger Office Space

HL Law Group is happy to announce our office relocation to better accommodate our growing client base. Our new address is:

2601 E. Oakland Park Boulevard, Suite 503, Fort Lauderdale, Florida 33306

Our phone number remains 954-713-1212 or toll free 1-855-713-1212. Staff email addresses also remain the same.

We appreciate your allowing us to help with your property damage claims. In addition to residential and commercial property

insurance claims, we also have expertise in the following areas:

- ✘ Business Interruption
- ✘ Errors and Omissions
- ✘ Insurance Bad Faith
- ✘ Cargo and Shipping
- ✘ Art, Jewelry and Antiques
- ✘ Luxury and Commercial Transportation

Other practice areas include transactional real estate and corporate and business litigation. For a complete list of our services visit our website at www.hllawgroup.com.

We look forward to serving your legal needs for many years to come. ♦



DFS Provides Comprehensive PA Apprentice FAQs continued from page 1

What are the requirements to qualify for the 3-20 All Lines Public Adjuster license?

You must be licensed in this state as an all-lines adjuster, and appointed on a continual basis for 6 months as a public adjuster apprentice under s. 626.8561, as an independent adjuster under s. 626.855, or as a company employee adjuster under s. 626.856.

Does the Public Adjuster Apprentice have to disclose that he/she is an apprentice to the client?

No.

Does the supervising Public Adjuster's name need to be on the Apprentice's Business Card?

No.

Can a Public Adjuster Apprentice act as a Public Adjuster (in other words there are no restrictions on what we do) but ultimately the supervising Public Adjuster is responsible?

A public adjuster apprentice has the same authority as the licensed public adjuster or public adjusting firm that employs the apprentice, except an apprentice may not execute contracts for the services of a public adjuster or public adjusting firm.

How can I obtain a Public Adjuster Apprentice appointment?

You must hold a 6-20 all lines adjuster license and file an original fifty thousand dollar (\$50,000) surety bond, using the bond form provided by the Department.

Can a Public Adjuster Apprentice work in the field on hurricane disasters?

Yes.

What are the requirements for opening a Public Adjusting Firm?

They must have a licensed and appointed all-line public adjuster and complete the Designation/Deletion of Primary Adjuster for Adjusting Firms form.

Can a Public Adjuster Apprentice sign their contracts?

No, an apprentice may not execute contracts for the services of a public adjuster or public adjusting firm.

If my 3-20 license is suspended, terminated, or revoked will I have to take an exam once the action is complete?

Yes. Florida Statute 626.865(3) states "The department may not issue a license as a public adjuster to any individual who has not passed the examination for a public



adjuster's license. Any individual who is applying for reinstatement of a license after completion of a period of suspension and any individual who is applying for a new license after termination, cancellation, revocation, or expiration of a prior license as a public adjuster must pass the examination required for licensure as a public adjuster after approval of the application for reinstatement or for a new license regardless of whether the applicant passed an examination prior to issuance of the license that was suspended, terminated, canceled, revoked, or expired."

For more information, visit:

<https://www.myfloridacfo.com/Division/Agents/Licensure/General/FAQ.htm>. ♦

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EXPERIENCE
ON YOUR SIDE

REAL ESTATE

CORPORATE & BUSINESS

Indoor Air Quality Association Offers Statewide Participation through Several Florida Chapters continued from page 1

Objective – Identify the important standards and guidelines to follow when remediating mold.

Personal Protective Equipment

REME 102

Goal: Understand the role personal protective equipment plays in reducing exposure to mold during remediation activities.

Lesson 1: The Equipment

Objective – Identify the different types of respirators and other personal protective equipment used in mold remediation.

Lesson 2: The Requirements

Objective – Describe the U.S. regulations that govern the use of personal protective equipment.

Lesson 3: Selection and Usage

Objective – Select an appropriate level of personal protective equipment based on recommendations from guidance documents and become familiar with some key work practices related to the use of PPE on mold remediation jobs.

Engineering Controls

REME 103

Goal: Design remediation projects that protect workers, occupants, and the surrounding uncontaminated areas.

Lesson 1: Isolation

Objective – Identify three types of containment and describe how they isolate the mold contaminated areas.

Lesson 2: Pressure Differential

Objective – Describe how air filtration devices can be used to establish a pressure differential to prevent the escape of airborne contaminants from the work area.

Lesson 3: Inside Containment

Objective – Describe how air exchanges, air scrubbing, and dust suppression can control exposures and improve air quality within containment.

Contaminant Removal

REME 104

Goal: Understand how to clean and replace mold damaged materials, learn which materials can be cleaned, and which need to be replaced in order to remove the mold contamination.

Lesson 1: Cleaning

Objective – Identify which surfaces can be cleaned and describe how HEPA vacuuming and damp wiping can physically remove mold.

Lesson 2: Replacement

Objective – Describe removal procedures for moldy materials that cannot be cleaned.

Antimicrobial Use

REME 105

Goal: Know when, why, and how to apply antimicrobial pesticides and/or antimicrobial coatings on mold remediation projects.

Lesson 1: Antimicrobial Pesticides

Objective – Define antimicrobial pesticides and related terms, and describe regulatory requirements for their labeling and use.

Lesson 2: Antimicrobial Coatings

Objective – Describe the different types of antimicrobial coatings, and identify which regulations apply to their use.

Lesson 3: When to Use

Objective – Describe the advice provided by five different guidance documents regarding the use of antimicrobials.

Lesson 4: How to Use

Objective – Identify key legal requirements regarding how antimicrobial products are used.

Other training courses are available both online and on site. Live webinars are also available.

For more information, visit www.iaqa.org. ♦