

# Protect Yourself from ID Fraud in a Natural Catastrophe



## BACKGROUND

Many geographical areas are susceptible to one or more types of natural catastrophe. These include floods, wildfires, hurricanes, tornadoes and earthquakes. Those who are in the path of an impending natural disaster need to focus primarily on personal safety - for themselves, their family members and their friends and neighbors. A secondary focus, when possible, is attempting to secure property against damage.

**One risk that is difficult to focus on at such a time is the risk of personal identity fraud.** However, many victims of natural catastrophes also find themselves victims of such fraud. Others have difficulty establishing their own identity after they are forced to relocate because of such an event.

There are steps that you can take so that your personal identity and your identity records are better able to weather the storm of a natural catastrophe.

## WHAT CAN HAPPEN

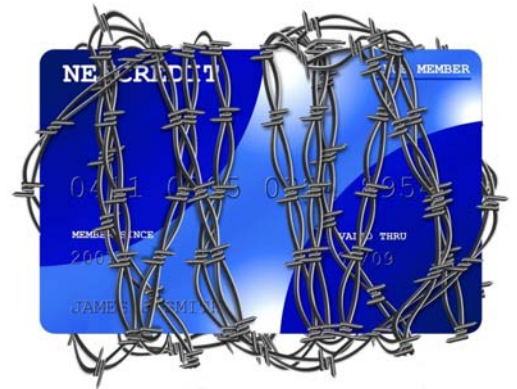
*Here are some typical exposures to be aware of:*

\*Personal records such as tax forms, account statements, Social Security cards or passports are left unsecured in a home that is abandoned because of a natural catastrophe. These records may be swept away by wind or water. They may be stolen by looters. Similarly, a computer with personal information records may be left behind and later stolen.

\*Personal records may be thrown loosely into a pile of belongings being carried away by car from the home during an emergency. These records are subject to theft from the car or from a temporary storage location, such as a relocation shelter.

\*After the natural catastrophe, many people may tell you that they need your personal information for a wide variety of reasons. They may say they need information in order to help you make an insurance claim or a government relief claim. They may claim to represent your bank or credit card provider or mortgage holder or utility supplier. Many of these requests may be legitimate, but some of these requests may come from unscrupulous individuals looking to take advantage of the situation to collect valuable personal information.

\*After the natural catastrophe, you may be unable to carry on many important activities because you don't have access to your own personal identifying information. You may be unable to access your bank account or credit card account. You may be unable to collect a paycheck or government benefit payment. You may be unable to travel by air or leave the country.



## WHAT YOU CAN DO – BEFORE THE CATASTROPHE

*Here are some steps you can take to prepare yourself before a catastrophe. These steps are best taken during a quiet time when there is no reason to think that a natural disaster is brewing.*

### 1. Secure Your Paper Records

Obtain and use a locking, fireproof and waterproof container for important personal documents. Shred personal documents that are no longer needed.

### 2. Secure Your Computer Records

Encrypt computer files containing personal information. Encrypt files on your computer hard drive and also encrypt files copied onto a disk or other storage medium as a back-up. The disk or other storage medium with the back-up files should be stored in the locking container. Encryption software is available from a wide variety of vendors. Some open-source encryption software can be downloaded at no cost.

### 3. Create an ID Wallet

Photocopy all critical documents and information you may want with you at the time of an emergency. Collate this material into a compact folder or wallet that can be carried on your person. Consider including birth certificates, marriage certificates, adoption certificates, Social Security cards, insurance policy declarations and passports. You may also want to include back-up electronic files and some cash. Your ID Wallet should be stored in the locking container.

## WHAT YOU CAN DO – DURING AND AFTER THE CATASTROPHE

*Here are some steps you can take at the time of a catastrophe.*

### 1. Take Your Wallet and ID Wallet

It is best to carry these items on your person. Here is an analogy that is helpful for some people: imagine you are traveling overseas. Many people find it prudent when traveling overseas to carry their passport and cash money with extra caution, sometimes using a wallet under their clothing.

### 2. Verify Before Sharing Information

When someone approaches you and asks for your personal information because they claim to represent your bank, your insurer, the government or anyone else, you need to verify that they are legitimate. Ask for their identification and call the organization they claim to represent. Do not give out your personal information unless you can verify that the individual is legitimate.



If you have any reason to believe your identity is being misused, please contact the ID Recovery Help Line at 1-800-414-9792.

