



## Natural Disasters

### Plan to Protect Your Personally Identifiable Information

If you are affected by a natural disaster—whether it be earthquake, flood, hurricane, tornado, or wildfire—your personally identifiable information (PII) could be vulnerable to destruction or loss, and exploitation by an identity thief.

The concern goes beyond protection of that information and includes the ability to locate it in the midst of, or aftermath of, an emergency. Identification information may be critical following a natural disaster because you may have to apply for government assistance, provide proof of residence, or make an insurance claim.

Taking just a few simple steps can help you be prepared in the event you need to quickly access or recover key pieces of PII after an emergency. Consider these steps to follow before, during and after a natural disaster emergency:

#### BEFORE an emergency:

- » Keep important documents such as driver's licenses and proof of insurance up-to-date.
- » Discard unnecessary documentation containing any family member's PII. Think of items you no longer need—e.g., old tax returns, college records or financial documents. Properly discarding unneeded records can reduce the risk of inadvertent exposure in the event of a natural disaster.
- » To aid in verification of residence, see that each adult in the household has at least one utility account in his or her name. A utility bill is often one of the items accepted as proof of residence address.
- » Make an inventory of your important personal documents. (See our tips [HERE](#))

#### DURING an emergency:

- » If it is safe to do so, take with you any of the inventory items you've deemed essential. Include your list of items that contain PII and their location so that you can come back for remaining items at a more appropriate time.

#### AFTER an emergency:

- » You may need to prove your residence for return entry into your community and/or to apply for federal or other assistance. Utility bills may be requested in addition to a driver's license or state ID card. It may be helpful to have online access to a couple of utility accounts as your paper copies may not be accessible.
- » Use your inventory of places where PII is stored to help you locate and, if necessary, dispose of it properly. A computer, even wet or charred, must be disposed of properly if it contains PII instead of just being left at the curb.

#### Tip: Watch for Scammers

Whether they try to get Federal Emergency Management Agency (FEMA) benefits by impersonating you, or try to steal money from you in a repair scam, fraudsters are active after a disaster. Be cautious.

#### Additional considerations:

- » Consider fraud alerts carefully if you feel your Social Security number was exposed. A fraud alert can reduce the chance that an identity thief will succeed in obtaining credit in your name. However, it is possible that a fraud alert could cause some inconvenience if you need to apply for credit and are not reachable at the phone number listed on the alert.
- » Recognize the ongoing risk of exposure after a natural disaster. You and your home are at risk if: you have to evacuate; your home is left open due to physical damage or as part of the rebuilding process; or volunteers are helping to sift through the remains of your home.

Unfortunately, thieves ready to take advantage of the situation may make you a target. Some basic preparation now can be invaluable in the midst of an emergency—potentially thwarting thieves and allowing you some sense of control.