

INVESTIGATOR INSIGHT

Protecting Your Identity In the Event of A Natural Disaster

Natural Disasters

Plan to Protect Your Identity

If asked to list items that would be essential in the event of a natural disaster-related emergency, most people would list first aid kit, food, water, flashlights, and batteries among the necessities. How much thought and preparation goes toward proving your identity and protecting it from misuse in the midst of a flood, tornado, hurricane, wild fire, or earthquake?

If your home or business is affected by a natural disaster, your personally identifiable information (PII) can be exposed in several ways--blown away, washed away, burned, stolen, or thrown out because it is thought of as unusable. Preparation long before a disaster will make it easier to escape your home with key pieces of PII or recover such information after an event. Such information becomes vital in the aftermath of a natural disaster – you may have to apply for government assistance, provide proof of residence, or make an insurance claim.

Consider the following tips from the Investigators of Kroll's Fraud Solutions Practice to follow before, during and after a natural disaster or other emergency:

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Prior to an emergency:

- Make sure important documents such as driver's licenses and proof of insurance are up-to-date.
- Discard unneeded documentation that contains your PII and that of your family members. Think of items you no longer need – e.g., old tax returns, college records or financial documents. Carefully discarding unneeded records can help to reduce the risk of your PII being inadvertently exposed in the event of a natural disaster or other emergency.
- Organize and inventory the documents that you have kept – list where they are kept and what personal and account identifiers each contains. Do not put your actual personal identifiers and account numbers in your list – your list should simply indicate what type of information the source document contains. Also, be sure to store your inventory list in a secure, protected location.

A service of the Investigators of Kroll Fraud Solutions

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Types of documents and information to include in your inventory:

- Driver's licenses
 - Birth certificates
 - Social Security cards
 - Passports
 - Insurance policies
 - List of prescriptions/doctors
 - Financial documents (the names and contact information for the various financial institutions with which you have relationships, and the type of relationship you have with each – such as mortgage, home equity, checking, savings, money market, CD, credit card, etc.)
 - Car titles, mortgage deeds, etc.
 - Remember that computers, flash drives and phones may also hold important data so include these in the list of locations of PII
- Store these important documents in a protective container at home and/or other locations such as a safety deposit box at the bank or a safe at a trusted relative's home. For those items stored at home, don't make it obvious to an intruder where the important documents are stored but make it easy enough for yourself or a family member to access the container quickly.
 - Notify each adult in the household where your inventory list and the underlying documents are stored.
 - Consider the pros and cons of each method of storage; for example, information stored on a flash drive may not be accessible if there is a widespread power outage and information kept in a safety deposit box may not be accessible if the bank was damaged as well.
 - To aid in verification of residence, see that each adult in the household has at least one utility account in his or her name and make sure they have access to that account via internet.

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In the midst of an evacuation:

- Take what you've predetermined is most important to have immediately accessible only if you can safely do so. Include your list of items that contain PII and their location so that you can come back for those items at an appropriate time.

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After the immediate emergency event:

- You may need to prove your residence for return entry into your community and for application for federal and other assistance.
- When proving your address, utility bills are often used in addition to a driver's license or state ID card. As mentioned earlier, 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, must be disposed of properly if it contains PII, instead of just being left at the curb.

Some basic preparation now will be invaluable in the midst of an emergency and might give you some sense of control

Consider fraud alerts carefully if you feel your Social Security number was exposed. A fraud alert can help to 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 for you if you need to apply for credit and are not easy to reach at the phone number listed on the alert.

You and your home are at risk of being continuously exposed after a natural disaster, i.e., you have to evacuate; you have to leave your home open to help it dry if damaged by flood waters, rain or water used by a fire department; and volunteers will be willing to help you sift through remains of your home. Unfortunately, thieves ready to take advantage of the situation may make you a target. Some basic preparation now will be invaluable in the midst of an emergency and might give you some sense of control.

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