

# DISASTERS AND YOUR PRIVACY

**August 2012**

Note: This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

Nobody likes to think about the possibility of a natural disaster or a terrorist act. But as victims of natural disasters such as Hurricane Katrina can attest, it's important to prepare for a disaster before it happens. Certainly, your first concerns in an emergency should be your safety and basic needs such as shelter, food and water. While there are many resources that can assist you with those concerns, this alert will focus on protecting your privacy and personal information during and after a disaster.

It's important to realize that different types of disasters are likely to result in different consequences. You may be asked to shelter in place, to evacuate to a facility in your own community, or possibly to relocate to a far-off location in another state. Or you may choose to stay with a relative or friend. Likewise, you may be able to return to your home after a short while, or there may be an extended period of absence. In the worst case, your home and its contents may be completely destroyed.

Each of these situations will result in entirely different challenges to protecting your privacy and personal information. Consequently, it is difficult to provide specific advice that will apply equally to every situation. Instead, we offer a number of suggestions that may or may not apply to a particular disaster situation. The key word to remember in planning for disaster is "redundancy." That is, don't expect that everything will go according to plan. Have an alternative or back-up plan in case the disaster precludes you from following your original plan.

Of course, the personal safety of yourself and your family should always be your first priority. That's why it's important to plan long before disaster strikes. Once a disaster has occurred, it is unlikely that you will have sufficient time to take appropriate steps to secure your personal information.

With this in mind, here is a collection of tips that can help protect your privacy and personal information during a disaster:

- Create a list of account numbers and contact information for banking, credit cards, insurance policies, investments, and other financial service providers. You can also include

basic medical and prescription drug information. This list can be saved on an encrypted USB drive and stored securely in an accessible, but locked area in your home. If disaster strikes, you can grab the USB drive and take it with you. Remember to keep this information up-to-date for yourself and family members.

- Be sure that original copies of important documents (such as birth certificates, wills, marriage certificates, and Social Security cards) are properly secured. You may wish to keep them in a safe deposit box, or you may want to carry them with you. Some documents can be legally filed with local municipal or county clerks. For instance, wills can be filed with the Clerk of the Court. DD-214s, your proof of military service, can/should be filed with the County Recorder. This is just another safeguard to prevent loss or destruction of personal documents.
- Each alternative comes with its own risks. You risk loss or theft if you carry these documents with you. But, if placed in a safe deposit box, you may not have access to them if you need to relocate far away, or if access to the box is temporarily impeded by the disaster. The best solution is to keep the originals in a safe deposit box and to keep copies with you. If you do use a safe deposit box, you will be given two keys. You may want to keep one key in a very secure yet quickly accessible location (perhaps where you store a USB with important information). You may want to carry the second key with you, in case you need to leave quickly.
- If you decide to carry the information with you, never let these documents out of your sight (or that of a family member). You might consider a backpack or attaching a bag with the documents to the inside of your clothing with safety pins. Some travel catalogs sell pouches that are worn under the clothing.
- All unnecessary documents containing personal information should be shredded or carefully secured on an ongoing basis—before disaster strikes. Shred unnecessary documents containing sensitive information regularly, and secure important documents in locked file cabinets. During a flood or tornado, documents could be scattered over a wide area. If looting were to occur, thieves might enter your home in search of such documents.
- Computer files are subject to the same considerations. You might choose to carry your laptop with you, or remove the hard drive from your desktop computer and take it with you.
- If you don't carry your checks, at least carry your bank's routing number and your account number with you. You may be able to authorize an important payment by providing this information to a payee. Likewise, having direct deposit set up before a disaster will make it easier for you to have salary, Social Security, pensions, and other payments deposited to your account.

- If you live in an area that might be prone to flooding, place important documents and portable media devices (USB sticks and hard drives) in an airtight, waterproof plastic bag to help protect from water damage. This also applies to documents and devices stored in safe deposit boxes in flood-prone areas.
- Consider scanning important documents and saving them on a USB drive that you carry with you. Make sure that the USB drive is properly encrypted. This can be useful for documents on which an original copy is not required (insurance policies, old tax returns, medical histories, and vital records).
- You may also wish to save duplicate copies of important documents at a safe location far from your residence, perhaps with a trusted friend or relative. That way, in the event of a major regional disaster (such as Hurricane Katrina), you may be able to access this information. Alternatively, provide a USB drive with such information.
- You likely will need to have originals of documents such as driver's licenses and passports. You may need such documents to prove who you are in order to obtain benefits, claim your property, or, if relocated permanently, to apply for a new driver's license or a new job. Keep your passport (which is not normally something that you carry with you in your wallet) in a secure but accessible place where you can grab it quickly.
- Remember that financial networks may be down after a disaster. ATMs and credit card processing may not be available. So be sure to have a supply of emergency cash for essentials. Small denominations are best.
- During and after a disaster, scammers may be out there trying to get your personal information. Be cautious when giving out your personal information, particularly your Social Security number. It is the most valuable piece of information to identity thieves.

The key to protecting your privacy, your personal information, and avoiding identity theft is planning ahead. Take a few moments now and be ready if disaster strikes. For more information please read the FDIC's Consumer News at

<http://www.fdic.gov/consumers/consumer/news/cnwin0506/misfortunes.html>.

## For More Information

Call our Consumer Services Section at (312) 814-2427 or our Consumer Assistance Hotline toll free at (866) 445-5364 or visit us on our website at <http://insurance.illinois.gov>.