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Consumer Fraud Hotline
1-800-243-0618
1-877-844-5461 (TTY)

Don't Be Scammed After a Disaster: Fraud and Identity Theft Checklist

Following a natural disaster, take these important steps to secure your private information and property:

- Inventory important documents such as your driver's license, Social Security card, photo identification, bank information, checks, tax information, and anything that could contain your Social Security number, address, date of birth, or other personal information. The Red Cross provides instructions on replacing important documents after a disaster. For details, visit www.redcross.org.
- If you think your personal information has been compromised, contact the three major credit reporting agencies to place a credit alert or freeze on your account(s). Credit freezes are free of charge. The three major credit reporting agencies are Equifax: 1-888-766-0008; Experian: 1-888-EXPERIAN (397-3742); and Transunion: 1-800-680-7289. For more information about credit reports, visit www.illinoisattorneygeneral.gov.
- Remember, you are also entitled to a free credit report every year from the three major credit reporting agencies. Call 1-877-322-8228 or visit www.annualcreditreport.com.
- Ask the post office to have your mail re-routed or find out if you can pick up your mail at the post office. Find your local post office by calling 1-800-275-8777 or visit www.usps.com.
- If you need to replace your driver's license or apply for a state ID, call the Secretary of State at 1-800-252-8980 or visit www.cyberdriveillinois.org.
- As soon as possible, take pictures of your property and document as much of the damage as you can.
- Call your insurance company and ask for the claims department. If you do not have a copy of your insurance policy, ask for one. If you experience problems with your insurance company, call the Illinois Department of Insurance at 1-866-445-5364.
- If you need to leave your property while you wait for reconstruction, check with your insurance company about how to secure your property. You may need to turn off utilities, board up windows or repair holes in the roof. Keep receipts for any repairs made to secure the property.
- If you are the victim of theft or further destruction of property, document the destruction and contact your local law enforcement.

If you are thinking about donating to a charity or creating a charity in the wake of a natural disaster, consider the following:

- It is not uncommon to receive charitable solicitations after a natural disaster. It is important to ask questions such as: What is the charity's exact name? Where is the charity located? What percentage of the money goes to the actual program? What programs does the charity offer in your community? Where and when are these programs offered? How long has the charity been in operation? Please check with the Illinois Attorney General's office to see if a charity is registered before donating. Check online at www.illinoisattorneygeneral.gov or call at (312) 814-2595.
- If you have formed a new charity, you must register with the Illinois Attorney General's office, especially if you are planning to solicit funds door-to-door.

