



# avoiding frauds and scams after a natural disaster

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## Avoiding frauds and scams after a natural disaster

Unfortunately, natural disasters tend to attract con artists and criminals who take advantage of people who have been devastated. The best way to protect yourself from frauds and scams after a natural disaster is to stay alert and be cautious.

### Home repair frauds

Home repair and cleanup frauds are especially common after natural disasters. It's important to be very careful when hiring someone to work on your home.

### Be wary of anyone who comes to your home offering rebuilding or cleaning services after a natural disaster.

Disreputable contractors often solicit door to door.

**Don't hire anyone to work on your home without getting references and checking out the business with the Better Business Bureau.** Also, confirm that the business or individual is licensed to do work in your state by contacting your local or state

building department, consumer affairs office, or state attorney general's office.

**Never pay a home contractor or any other vendor in cash.** Don't sign over your insurance settlement check. Only pay by credit card or personal check. Don't pay in full up front.

**Always ask for written estimates.**

**Get a second opinion before hiring anyone.**

**Don't be pressured into hiring someone who is offering a "one-day-only" special or a discount for hiring him on the spot.**

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### Fake charities

Con artists may pretend to solicit money to help the victims of a natural disaster. The made-up name of their group will often be almost identical to a well-known, reputable charity.

**Check out any charitable group you're unfamiliar with.** There are nonprofit watchdog groups that evaluate charitable organizations on their performance in a number of areas. Here are some respected organizations to contact:

- Charity Navigator, <http://www.charitynavigator.org>, rates organizations based on their financial filings and other information.
- Wise Giving Alliance of the Better Business Bureau, <http://www.give.org>, offers guidance to donors on making informed giving decisions.

If the charity isn't listed on any of these sites, call the charity registration department of your state's attorney general's office to make sure it's legally registered as a nonprofit in your state.

**Ask for and read information about the charity.** Give money to organizations you know.

**Be wary of out-of-state organizations, especially if their only address is a P.O. Box.**

**Ask the solicitor to describe clearly how your donation will be used.**

**Request a copy of the organization's annual report.** Legitimate charities will gladly send you written information when requested.

**Never make cash donations, and always make your checks payable to the organization, not to the individual soliciting.**

**Don't give out your credit card number to a solicitor.**

**Be careful when responding to charitable solicitations that come through the mail.** Read all solicitations carefully, including the fine print.

**Be alert to potential email scams.** Email solicitations may actually link you to a fake website that looks like the site of an established charity, but exists solely to obtain credit card or other personal information illegally.

If you get a phone call or visit from someone claiming to be a representative of a particular agency, always call the agency to confirm that the representative is legitimate.

### **Identity theft**

Many people lose important papers and documents in a natural disaster. These items, which often contain personal information such as Social Security and credit card and bank account numbers, can be used by identity thieves to make purchases and open new accounts in your name.

**Contact your creditors immediately to report lost credit cards.** Contact your bank if you've lost checks or a bank card.

**Use a paper shredder to dispose of any papers or documents with personal information when you're cleaning up after a disaster.** That way identity thieves can't get your personal information.

**Get a copy of your credit report a few weeks after the disaster to be sure that no one has illegally used your personal information.** You may receive a free copy of your credit report once every twelve months from each of the three major credit reporting bureaus: Equifax, Experian, and TransUnion. Order yours online at <http://www.annualcreditreport.com> or by calling 877-322-8228.

### **Employee Assistance and WorkLife Services**

As a reminder, if you or someone you love is struggling with stress, worry or anxiety related to this natural disaster, advisors with Chevron's Employee Assistance and WorkLife Services program can help. Our licensed, professional mental health consultants can provide guidance, resources, and support. The service is confidential and is provided at no cost to you and your covered dependents. CTN 842-3333 or 925-842-3333.