

Be prepared when Mother Nature strikes

Survivors of catastrophic events often face a long, challenging recovery.

It is a challenge to rebuild their lives, particularly when they lose important identification and documents in the chaos. They must take care to guard against man-made threats, namely identity thieves and scammers who can damage their good name and credit.

Last year's three costliest disasters occurred in the United States—the Camp Fire (\$16.5 billion), Hurricane Michael (\$16 billion) and Hurricane Florence (\$14 billion). ^[1]

NORTH AMERICA:

163

natural disasters in 2018 ^[2]

\$82 billion

total losses ^[3]

\$53 billion

insured losses ^[4]

Most common disasters ^[5]

1. Fires
2. Storms
3. Floods
4. Hurricanes
5. Tornadoes

Storms create the largest economic losses from natural disasters in Europe, with the United Kingdom experiencing the second most catastrophic flooding events in the U.K. ^[6]

EUROPE:

113

natural disasters in 2018 ^[7]

€13.5 billion

total losses ^[8]

€5 billion

insured losses ^[9]

Most common disasters ^[10]

1. Industrial accidents
2. Floods
3. Storms
4. Extreme temperatures
5. Earthquakes

WHAT TO EXPECT: Potential threats after a disaster



- Account takeover
- Identity theft
- Unauthorized financial activity
- Fake charities
- Insurance scams
- Mail theft

PREPARE NOW.

BEFORE:

1. **Make a plan.** When disaster strikes, it's too late. Make a plan now to address how your family will respond.
2. **Back up to the cloud.** Upload copies of important documents and photos on a security-focused, cloud storage provider.
3. **Use a safety deposit box.** Copy family members' IDs and important banking, insurance, medical and legal documents (wills, estates, marriage, divorce, etc.). For insurance purposes, store paper copies or digital photographs of every room in your home as well.
4. **Prepare to grab and go.** In case you need to evacuate, pack a waterproof bag or bin with personal items, such as clothes and medications. Include copies of key documents and IDs.
5. **Contact your insurance company, bank or employer** to see if you are covered by CyberScout disaster recovery assistance.

HAVE PEACE OF MIND LATER.

AFTER:

1. **Contact your insurance company** to start the process of assessing damage and filing claims.
2. **Update your bank and credit card issuers** if you will be staying in a new location.
3. **Check your credit report** and consider requesting a credit freeze if you are out of your home.
4. **Stay vigilant.** Fraudsters will take advantage of people reeling after a disaster. Carefully vet any contractors who approach you about repairs. And trust your instincts if anyone asks you for personal information via phone or email.

[1] Munich Re, "Extreme storms, wildfires and droughts cause heavy nat cat losses in 2018," January 2019.

[2] Munich Re, "The natural disasters of 2018 in figures," January 2019. [3] Ibid [4] Ibid

[5] FEMA, Federal Disaster Declarations Since 1953

[6] European Environment Agency (EEA), Mapping the impacts of natural hazards and technological accidents in Europe, 2010.

[7] Munich Re, "The natural disasters of 2018 in figures," January 2019. [8] Ibid [9] Ibid

[10] European Environment Agency (EEA), Mapping the impacts of natural hazards and technological accidents in Europe, 2010.

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