



Pro Bono Training Online, On Your Time.

Consumer Law Issues After a Disaster Part 1

Presented By:
Desiree Nguyen Orth
East Bay Community Law Center

After this learning experience, trainees will be able to assist and advise consumers with:

- Recovering important documents
- Preventing and dealing with Identity Theft
- Price gouging

See Part 2 for:

- Avoiding Scams
- Debt



Recovering Important Documents

A horizontal bar with a teal segment on the left and an orange segment on the right.

Types of Important Documents to Locate

- Ownership documents
- Personal identification documents
- Insurance documents
- Financial documents and instruments
- Records and warranties

A sample list of important documents to locate is provided with this training.

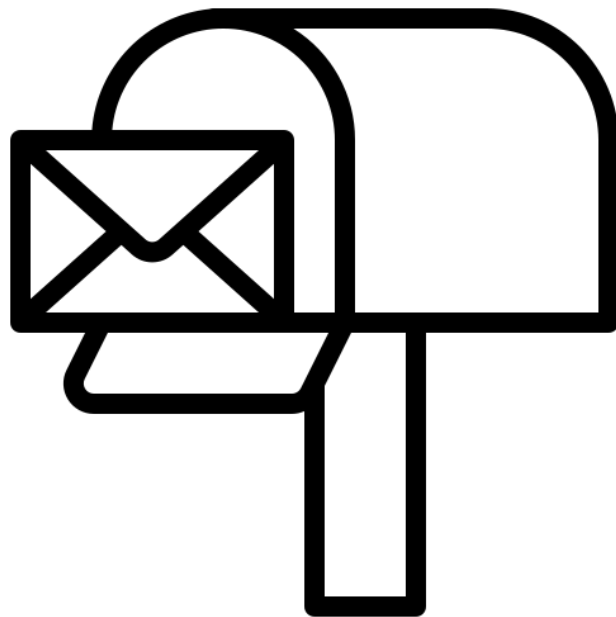
A horizontal bar with a teal segment on the left and an orange segment on the right.

Help with Lost Documents

- Local assistance canters
- Recovering identification documents may need to be completed in a specific order.
- California Insurance Code § 2071 states that an insurer will provide a copy of the insurance policy within 30 days of request.
- *The consumer will need to call each agency or company in order to replace the documents that are lost, misplaced, or otherwise unaccounted for.*

Set up a Secure Mailing Address

It is very important for the person to establish a trustworthy and reliable place to get their mail and check it regularly following a disaster.



Preventing and Dealing with Identity Theft



Identity Theft After a Disaster



Preventing ID Theft

1

Freeze the Credit Report

2

Monitor Existing Accounts

3

Monitor the Credit Report

A horizontal bar with a teal segment on the left and an orange segment on the right.

Dealing with Identity Theft

Make a Report: FTC

Contact the Companies

Fraud Alert / Credit Freeze

Make a Report: Police

Change Account Credentials



Recap on ID Theft Issues

Prevention

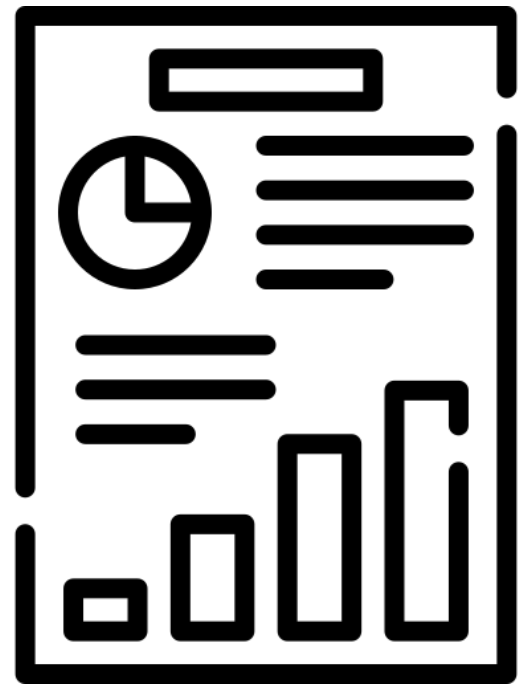
1. Freeze credit reports and unfreeze as needed.
2. Monitor existing accounts by checking itemized statements each month.
3. Monitor the credit report for suspicious tradelines.

Taking Action Against ID Theft


1. Start at [IdentityTheft.gov](https://www.identitytheft.gov).
2. Make a police report.
3. Call the companies to report ID theft and close the account/ reverse charges.
4. Change logins, passwords, and PINS.
5. Freeze and place a fraud alert on the credit report.

Other Free Reports

- Employment
- Tenant
- Check and Bank
- Medical
- Low-Income and Subprime



Price Gouging

A horizontal bar with a teal segment on the left and an orange segment on the right.

Price gouging is the intentional increase of more than 10% in the prices of consumer goods and services after a disaster.

More information about the specific goods and services subject to price gouging laws can be found in California Penal Code §396.

A horizontal bar with a teal segment on the left and an orange segment on the right.

New Law Alert (California SB 1196-Umberg, 2020)

1. 50% profit cap;
2. Applies online, in person, or in stores;
3. Price gouging timeframe may extend to before the emergency declaration;
4. Allows extensions for additional extension periods in 30 day increments.

Signed Sept. 30, 2020. Effective Jan 1, 2021

A horizontal bar with a teal segment on the left and an orange segment on the right.

Penalties

Violation of the price gouging law is a misdemeanor punishable by imprisonment in a county jail for a period not exceeding one year, or by fine of not more than \$10,000, or by both fine and imprisonment, (*California Penal Code § 396(h)*) and civil enforcement of up to \$2,500 per violation (*California Penal Code § 396(i) and B&P code § 17206*)

Desirée Nguyen Orth

Director
Consumer Justice Clinic
East Bay Community Law Center



Thank you for joining us

Have a nice day!