

This publication is proudly presented by



DRE License #01097970

Neil & Claudia
Keller Williams Realty
www.NeilandClaudia.com
Neil: (818) 380-5219
Claudia: (818) 380-5221



DRE License #01155245

DEALING WITH EVERYDAY DISASTERS



Car accidents, lost wallets, crashing hard drives, lost cell phones, and lost luggage—we all have to deal with them sooner or later. Learn how to navigate these prickly everyday disasters with speed and skill by following this guide.



CAR ACCIDENT

When you are involved in a car accident, it may be hard to think clearly. You will likely be disoriented and slightly shocked. Write down the steps here on a card that you can keep in your glove box. Then, when you get into an accident, you can refer to the card, instead of relying on your memory.

First, assess the damage to your passengers, your car, and you and the drivers, passengers, and cars of anyone else involved in the accident. You should call 911 only if someone is hurt, the total damage of the vehicles appears to exceed \$1,000, or you suspect criminal activity (e.g., drunk driving). People often call the police when one of these conditions is not met, but law enforcement advises against it, as it pulls officers away from more pressing matters.

As you are assessing the damage, make sure you stay calm. It may be tempting to accuse other drivers or protest your innocence, but blame will not be assessed on scene, so you are much better off collecting information than making your case. In addition, if you suspect the accident is your fault, don't admit any guilt. Admitting guilt will limit your options, and you may not understand all of the mitigating factors at the time of the accident. Give any law enforcement officials a forensic account of the accident, but avoid talking about your personal interpretation of the event. And under no circumstances should you discuss the accident with other drivers or passengers.

If there are no severe injuries and the vehicles can be safely moved to the shoulder out of the way of other cars, do so immediately. You can exchange information and file accident reports on the side of the road much more safely than you can in the middle of the road. You will also reduce the chance of causing another accident.

The most obvious (and important) step when you are involved in an accident is to collect the other drivers' information. First and foremost, you want to write down the license plate numbers of all cars involved in the accident. Then, take note of the name, license number, phone number, address, and insurance policy information of each driver involved in the accident. Next, collect names, phone numbers, and addresses from any passengers or witnesses. Finally, take as many pictures as possible with your camera phone (or a disposable camera you keep in the glove box). Take pictures of the cars, drivers, passengers, flow of traffic, nearby street signs, or anything else that will help an objective observer make sense of the accident.

Finally, file a report with your insurance company as soon as possible.



HARD DRIVE CRASH

Few personal crises are as nerve-racking as a failing hard drive. A hard drive can fail slowly and predictably or suddenly and without warning. Either way, you have a few options. Depending on your situation, some will be more attractive than others.

First, before you do anything, take out a piece of paper and write down what is on your hard drive. For instance, you may write down, "wedding pictures, last two years of expense reports, and

\$650 worth of software." Realistically, your list will probably span a couple of pages. This list will be very important if you are able to recover only some of your data (which is very common). As you look at your list, take note of any data redundancies. For instance, maybe you have your expense reports backed up on your work computer or maybe you sent all of your wedding pictures to your Mom two years ago. Again, if you are unable to recover all of your data from the drive itself, these redundancies

will be very useful in helping you restore your digital life.

Now, it's time to fix the faulty drive. You can contact the manufacturer directly or, more likely, the computer company that sold you your computer. Provided your computer is still under warranty, the company will replace your hard drive for free (or a small service charge). There are two huge drawbacks to this strategy. First, it can take weeks to get the drive. Second, you will almost certainly lose all of your data.

The more attractive option for most people is sending the drive to a data recovery company. These companies specialize in recovering data from crashed hard drives. Usually, you mail your drive in (or drop it off in person if the place is close enough), and then the data recovery company spends three to seven days recovering data. When they recover the data, they place it on a brand-new drive for you, which can be placed into your computer, thus restoring it to the condition before the crash. Usually, the company gives you an estimate before you pay for anything. They tell you how much data is recoverable, how long it will take, and how much it will cost. If the price seems high, ask for a lower price. These prices are often negotiable. To locate a data recovery specialist, simply Google "data recovery hard drive." You can search for local options (if time is of the essence) or search for an expert who specializes in your brand of computer (very important if you use a Mac).

To prevent this from happening again, sign up for an account at Carbonite.com. For about \$50 a year, they will back up all of your data to a remote location. When your hard drive fails, pop in a working drive, restore from Carbonite, and your computer will be back to normal as soon as all of your files download from Carbonite (usually about two to five days, depending on how many files you have backed up).



LOST WALLET

If you lose your wallet, experts advise that you always consider it stolen and that you act fast. Thieves know they have a small window of opportunity before all the cards are cancelled, so they start making fraudulent charges often within minutes of the theft. The first step is to call each of your credit card companies and report the cards stolen. The companies will immediately freeze any spending, cancel the cards, and send you new cards. Next, call Equifax, Experian, and TransUnion to place a fraud alert with your name and Social Security number. Now, if the thief tries to apply for a new credit line online (as they usually do), the creditor will be advised to call you directly to authorize the new credit line. This usually stymies the thieves and compels them to move on to their next victim.

To expedite this process next time, take photocopies of every card in your wallet (front and back) and keep them in a safe place. Next time you lose your wallet, you can use your photocopies to find out which cards need to be cancelled and/or replaced, instead of relying on your memory.



LOST CELL PHONE

Losing your mobile phone is always an annoyance, but if you are one of the millions of people who keep appointments, contacts, and notes on your phone, losing your phone is more than an annoyance—it's a Shakespearean tragedy. However, you have quite a few options.

First, call your cell phone provider to let the company know you cannot find your phone. The provider will suspend the service and give you 30 days to find your

phone before canceling the service. This will keep whoever found your phone from running up a huge bill on your behalf. If your phone has a GPS sensor, ask your cell phone provider if it can track your phone. The company may be able to give you an exact location. If not, you can continue looking for your phone, or you can simply opt for a new one. Your cell phone provider will offer you a refurbished phone at a fraction of the price of a new phone, and often with a decent discount to boot.

To prevent this from happening again, you can take two common-sense steps. First, sync your new phone to your computer. Most smartphones can sync contacts, calendars, and notes to your computer. If you have everything backed up on your computer, next time you lose your phone, you can buy a new phone, sync it to your computer, and your new phone will automatically pick up all of the information you had on your last phone. Second, if you are one of the millions of people who has an iPhone, purchase a MobileMe account (\$99 a year), and activate the Find My iPhone option. This will allow you to track your phone by its GPS sensor in real time. You can even remotely wipe your phone of any sensitive data, lock the phone (so no one else can use it), and send a message to the phone, such as "I will give you \$50 if you return this phone to the following address..."



LOST LUGGAGE

We have all heard lost luggage horror stories. Nothing makes you feel quite as vulnerable as showing up in a strange place with no clothes, toiletries, or personal items. Amazingly, airlines lose upwards of 25 million bags a year, so this is a problem that will affect almost every traveler sooner or later. On the bright side, most lost luggage is recovered within 48 hours, which means your pain should be short-lived. To start the process of recovering your luggage, go to the lost luggage area for your particular airline. An airline representative will have you fill out a claim form that explains what was lost and where the airline should deliver the luggage once it is found. As difficult as it may be, stay calm and be polite to the representatives. If you're a jerk, they'll make sure the process is even more annoying and time-consuming than it has to be. Anytime you talk to someone with the airline, take note of his or her name, position, and phone number, and make basic notes about what the representative tells you.

Department of Transportation (DOT) regulations require the airline to reimburse you for any reasonable purchase you make to replace lost or delayed items. For instance, if you buy a basic toiletry set and a new set of clothes, the airline must reimburse you. However, airlines often play on the ignorance of passengers; the airline might contend that it is required to compensate you only if the bag is lost for more than 24 hours or say that the airline doesn't owe you anything since you are arriving home and likely have replacement items there. None of this is true. DOT regulations require airlines to compensate you for any and all reasonable replacement purchases. Still, recovering that money could be a bit of a chore, so you may be better off taking a wait-and-see approach before stocking up on new items.

If you haven't heard back from anyone at the airline within 24 hours, call the airline and ask for an update. An airline representative should be able to tell you when your bag will be delivered, or, at the very least, when the airline will have more information. If your luggage falls into the 2% of lost bags that are lost "irretrievably," the airline will seek to arrange a settlement to compensate you for the loss. Sometimes it takes as long as 30 days for an airline to admit a bag is lost irretrievably. At this point, the airline is required to compensate you only for the depreciated value of your items, not the replacement value. For instance, if you bought a \$400 suitcase and used it for two years before the airline lost it, the airline will pay around \$100, claiming that's what the bag was worth at the time it was lost. It's annoying and unfair, and there's absolutely nothing you can do about it.

To prevent this from happening again, pack only what you can carry on the plane with you and don't check any bags unless absolutely necessary.