

Identity THEFT



QUESTION:

Does my homeowner company offer coverage for identity theft?

ANSWER:

Yes, **Safety Insurance Company** offers the Identity Guard Endorsement. This endorsement covers expenses incurred as the result of an act of identity fraud committed against you, our insured. The limit of liability is \$15,000; the deductible is \$100; and the premium cost is \$25.

QUESTION:

How will I know if I am a victim of identity theft?

ANSWER:

Some indications of identity theft include:

- Unexplained charges or withdrawals from your financial accounts
- Failing to receive bills or other mail
- Receiving credit cards for which you did not apply
- Denial of credit for no apparent reason
- Receiving calls from debt collectors about merchandise or services you did not buy

QUESTION:

What can I do NOW to avoid Identity theft?

ANSWER:

Minimize your risk for identity theft by:

- Ordering a free credit report every year at www.annualcreditreport.com, review it carefully and notify the credit bureau of any errors
- Buying and using a shredder
- Shredding or tearing of your charge receipts, copies of credit applications or offers; insurance forms, physician statements, checks, bank statements, and expired charge cards
- Placing passwords on your credit card, bank and phone accounts
- Avoiding using easily available information for your passwords

- Securing your personal information in your home, e.g., your social security card
- Avoiding giving personal information on the phone, through mail, or the Internet unless you initiated the contact
- Calling back customer service to confirm the legitimacy of any incoming calls
- Bringing outgoing mail to post office collection boxes
- Notifying post office to hold mail while on vacation

Make your computer safe from identity thieves by:

- Updating your computer to include the latest virus protection software and use a firewall
- Avoiding downloading files from strangers or clicking on unknown hyperlinks
- Using a secure browser
- Not storing financial information on your laptop
- Avoiding the use of an automatic log-in feature
- Deleting personal information stored before you dispose of a computer
- Reading Web site privacy policies
- Avoiding "phishing" a high tech scam that uses Spam or pop-up messages deceiving you into disclosing your personal information

QUESTION:

What should I do if my identity has been stolen?

ANSWER:

Take the following four steps right away:

- Place a fraud alert on your credit reports and review your credit reports
- Close any accounts that have been tampered with or opened fraudulently
- Check your checks - close the account and ask bank to notify appropriate check verification service
- File a complaint with the FTC
(FTC Identity Theft Hotline 1-877-IDTHEFT)

Call your agent today and ask that the Safety Insurance Identity Guard Endorsement be added to your homeowners policy