

ID Theft Prevention Tips From Travelers

Capitol Agency advises consumers to be well aware of the identity theft epidemic that is happening all around us. Thieves only need one single piece of personal information to steal your identity and turn your financial life upside down. According to the Federal Trade Commission there are nearly 10 million people, or five percent of the adult population, who become victims of identity theft each year. Identity theft costs victims an estimated \$5 billion in out-of-pocket expenses from trying to reclaim their good credit.

With technology advancing every day, it is important to know what you can do to protect yourself before it is too late. Capitol Agency and Travelers, the first company to offer identity fraud expense reimbursement insurance, recommend the following identity theft prevention tips:

- **Check your credit report**, which is available free once every 12 months at www.annualcreditreport.com from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. If you suspect that there are any inaccuracies, call the bureau immediately. (Call Equifax at 800.685.1111; Experian at 888.EXPERIAN; or TransUnion at 800.888.4213.)
- **Protect your Social Security number.** Do not use your SSN as an identifier at work, school or on your driver's license. Request a new number to substitute as an ID if this is assigned automatically.
- **Create passwords and PINs** that are difficult for others to guess but easy for you to remember. Memorize the numbers to avoid having to write them down.
- **Buy a shredder** to destroy any financial and personal documents before throwing them away. This includes bills, statements and pre-approved credit card offers.
- **Check your wallet:** Do not carry your Social Security card, birth certificate, passport, or extra credit cards unless absolutely necessary.
- **Never put outgoing documents that contain personal information in your mailbox** to be picked up; drop them directly at the post office or a postal service mailbox.
- **Be aware of your surroundings** especially when using an ATM, entering PINs or making a purchase with a credit card. Scam artists can easily look over your shoulder, or even spy from far away to steal your information.
- **Use caution** when responding to, or clicking on, an unfamiliar or unsolicited email. It is very easy for someone to scam you by using a seemingly authentic Web address.

- **Be aware of your personal information.** Know where it is going and to whom if you choose to enter it online. Read each website's privacy policy and check for the padlock icon on the bottom of the screen to help ensure your privacy.
- **Avoid emailing** personal or financial information to anyone. It is much safer to furnish this information over the phone, provided you are the one who initiated the call.
- **Report any suspicious activity** to the Federal Trade Commission (FTC) immediately. For more important prevention tips visit the FTC Web site at www.consumer.gov/idtheft.

Travelers offers identity fraud expense coverage as an endorsement to a Travelers homeowners, condo or renters policy. For only \$25 per year, this insurance provides \$25,000 of coverage for expenses incurred due to identity theft including:

- Lost wages (up to \$1,000 a week for five weeks)
- Reasonable attorney fees incurred, with prior approval
- Telephone, certified mailing and notary charges
- Loan re-application fees
- Daycare and eldercare expenses

In addition, Travelers now offers resolution services that can provide you with the help you need in the event you become a victim of identity theft. A consumer fraud specialist will guide you through the steps of reclaiming your identity and repairing your damaged financial history, including ordering credit reports, alerting credit reporting agencies, enrolling you in six months of daily credit monitoring, and preparing dispute letters on your behalf.