

# PROTECTING YOUR FUTURE \$

## Are You A Prime Candidate For Identity Theft?

*Most Americans Know About The Problem But Fail To Take Action*

(NAPSA)—The Federal Trade Commission (FTC) estimates that between 500,000 and 650,000 Americans annually are victims of identity fraud or identity theft. More than half of those who report their experience to the FTC have discovered the identity theft in multiple accounts—credit cards, cell phones, auto loans, leases, etc.

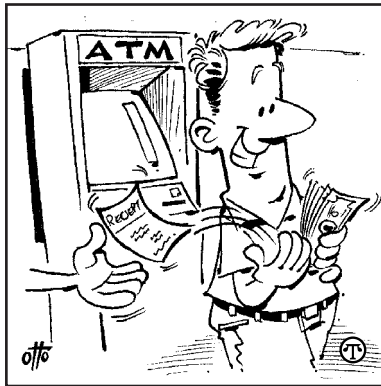
According to a recent survey conducted by Farmers Insurance Group, most consumers say they dutifully check their credit card and bank statements, tear up receipts that contain their account numbers and even check their credit reports on a regular basis.

Yet, even with this awareness, seven in 10 Americans surveyed admit they are doing nothing to protect their various accounts from identity thieves.

“Identity fraud or identity theft can cost the victims not only thousands of dollars, but hours upon hours of their time in clearing their accounts,” said Bruce Banick, Director of Fire Product Management at Farmers Insurance Group in Los Angeles. “And, it has increased 15-fold in the last ten years.”

Farmers Insurance has developed a policy to assist in the cost of repairing the credit errors caused by these crimes. The Identity Fraud Expense Coverage, which can be added to your homeowner’s insurance, offers up to \$15,000 to cover expenses incurred as a result of identity theft.

The policy includes money for notarizing expenses, certified mail, lost wages, long distance telephone calls and loan application and attorney fees.



**Securely protecting your personal information is the first step in preventing identity theft.**

“Most people don’t even realize there is such a thing as ‘Identity Theft Insurance,’” Banick said. “At least, they don’t until it has happened to them.”

Here, according to Farmers Insurance, are ways consumers can avoid identity theft:

- Do not give out personal information, such as credit card numbers, on the phone or over the Internet unless you have initiated the contact or personally know the individual making the request. Identity thieves could pose as bank officials, Internet providers or credit card company representatives. If someone has a right to this information (such as your bank), they already should have it and should not need to request it over the phone.
- Report lost or stolen checks immediately and properly store canceled checks. Examine new checks to be sure none were stolen during shipment and store them in a safe and secure location.

- Destroy unused financial solicitations before discarding them. Tear up other financial documents such as statements or receipts before discarding them.

- Guard your Automated Teller Machine (ATM) number and treat your receipts with care. Leaving them behind or throwing them in the trash could leave them vulnerable to thieves, who could use them to access your accounts.

- Make sure your mailbox is secure. Properly remove mail when it has been delivered. Identity thieves often raid mailboxes to obtain credit card offers and financial statements.

- Contact the major credit reporting companies at least once a year to review your file. A copy of your credit report is available for a small fee. The three major credit bureaus are:

- ✓ Equifax, Atlanta, GA: 1-800-685-1111;

- ✓ TransUnion, Springfield, PA: 1-800-916-8800; and

- ✓ Experian, Allen, TX: 1-800-682-7654.

Farmers Insurance Group of Companies includes the nation’s third-largest home and auto insurers. Headquartered in Los Angeles and doing business in 41 states, the Farmers Insurance Group of Companies provides home, auto, business, life insurance and financial services to more than 10 million households through 17,000 exclusive and independent agents and district managers.

For more information on identity fraud expense coverage, see your local Farmers Insurance agent.