

IDENTITY THEFT

Tips To Help Prevent Identity Theft

(NAPSA)—According to a Gartner study done in coordination with the Identity Theft Resource Center, approximately 15 million Americans were victims of identity theft in 2006. As a result, a number of states have been working to pass legislation to protect consumers from identity theft—making it legal to place fraud alerts/security freezes on credit accounts. Although legislation alone isn't enough to protect people from identity theft, it's a step in the right direction.

Meanwhile, to minimize the risk of becoming a victim of identity theft, the experts at Europ Assistance USA urge consumers to be very careful with their personal information and offer these top tips:

1. **Buy a shredder.** Dispose of your trash by shredding statements, bills, and any papers with personal information.

2. **Lock your safe.** Protect your personal information at home, Social Security cards, birth certificates and passports by securing them.

3. **Use anti-virus software.** Firewalls and anti-virus software protect your computer from harm, such as e-mails containing software that secretly track your activities online.

4. **Avoid attachments and pop-ups.** E-mail messages that ask for personal information should be avoided and deleted. Do not click on the links or reply.

5. **Clean out your wallet.** Carry only one or two credit cards with you and never carry your Social Security card. Only carry necessary identification.

6. **Check statements regularly.** Review your bank and credit card statements monthly for signs of suspicious activity.

7. **Order your credit report.** You are entitled to one free copy



Photo by Steve Cole/Photodisc/Getty Images.

Consumers must be proactive in protecting their personal information from identity thieves.

every 12 months. Check it for accuracy.

8. **Change passwords.** Avoid passwords such as the last four digits of your SSN, your birth date or your mother's maiden name. If one of these is requested, use a password instead.

9. **Limit use of your SSN.** Remove it from checks, drivers license and health insurance cards. If requested, the DMV and insurance company will provide a new number.

10. **Avoid the phone.** Never give out personal information unless you know who you're dealing with. Opt out of unsolicited calls for free at www.donotcall.gov/register/Reg.aspx.

"As identity thieves continue to pervade our lives and ravage our personal information," says Guillaume Deybach, president and CEO of Europ Assistance USA, "we need to make sure all our bases are covered."

For additional tips on how to protect yourself against identity theft, visit the Web site at www.europassistance-usa.com.