

How To Prevent Identity Theft

According to a Federal Trade Commission Identity Theft Survey, 8.3 million Americans were victims of identity theft in 2005. Identity theft victims are often left with low credit scores and can spend months or years getting credit records corrected. They frequently have difficulty getting credit, obtaining loans and even finding employment.



Some insurance companies include identity theft coverage as part of their homeowners policy, selling it as either a stand-alone policy or as an endorsement to a homeowners or renters insurance policy. This coverage provides the customer with reimbursement for the expenses associated with the identity and credit restoration process. They may also include the services of a fraud specialist to assist victims through the process of restoring and protecting their identity.

Insurance Information Institute Identity Protection Tips:

- Keep the amount of personal information in purses or wallets to the bare minimum. Avoid carrying additional credit cards, a Social Security card or passport unless absolutely necessary.
- Guard credit or debit cards when making purchases. Shield the card from the view when using ATM machines or making long distance phone calls with phone cards.
- Always take credit, debit card or ATM receipts. Do not throw receipts into public trash containers or leave them on the counter.
- Proceed with caution when shopping online. Make sure that you buy from reputable retailers with secure networks.
- Don't give out personal information whether on the phone, through the mail or over the Internet unless you initiated the contact and are sure who is on the other end.
- Do not fall for online or e-mail scams. Be wary of e-mail solicitations for personal information. In online scams, thieves use e-mail inquiries purporting to be from financial or other online organizations to obtain sensitive information.
- Monitor accounts frequently for suspicious activity. Make sure all transactions are accurate. If a problem is suspected, contact the credit card company or bank immediately.
- Order and carefully review a credit report from each of the three major credit bureaus. Consumers are entitled to one free credit report per year.
- Place passwords on credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, birth date, etc. If you suspect a problem with your credit card, change the password immediately.
- Shred any documents that contain personal information before disposing of them.
- To make it more difficult for thieves to open accounts in their name, consumers can also contact the fraud department of one of the three credit reporting agencies to place a fraud alert on their credit report. The fraud alert tells creditors to contact consumers before opening any new accounts or making any changes to existing accounts.
- Victims of a crime should report it to the store in question and the police immediately. A copy of the police report will be necessary to file an insurance claim or report the crime to the FTC. Victims of identity fraud can file a complaint on the FTC Identity Theft Web site.

An “Umbrella” Of Liability Protection



Personal umbrella liability insurance fills in the gaps for you in two ways:

- ▲ It increases your liability protection above and beyond the liability limits of homeowners or auto insurance.
- ▲ It covers liability exposures that are not covered in your homeowners or auto insurance, such as libel or slander.

The personal umbrella policy coverage “kicks in” where existing coverage ends, up to the limit of the umbrella policy purchased. It can provide additional liability protection at limits of \$1 million to \$5 million over and above the limits noted in an existing basic auto or home insurance policy.

What This Symbol Means To You ...



There is a difference in where you buy your insurance. Many don’t realize there are three sources for insurance:

1. Captive Agents—who can sell you the insurance of only one company.
2. Telephone & Internet Representatives—who can offer you the insurance of one company only on the telephone or via computer.
3. Independent Insurance Agents, like us—who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all of your insurance needs.

Perform A Winter Auto Insurance Check



There are typically 17,000 auto accidents in the winter months. Wisconsin’s roads are often covered with ice, snow or such this time of year, which can cause vehicles to slide. Many consumers do not realize the limitations of their auto insurance coverage. For example, consumers who do not carry other than collision auto insurance are not covered in the event of damage to vehicles as a result of hail, wind or flooding. It’s important to know what your policy covers. If you have questions, please call our agency.

If you are in an auto accident, remember the following tips:

- Call the police.
- Obtain information such as the names, addresses, telephone numbers and license numbers of all persons involved in the accident, as well as all witnesses.
- Record the time, date, location, road conditions, make and year of the vehicles involved, insurance information, apparent damage and injuries, as well as your version of what happened.
- When you call our agency, make sure to have your policy number and other relevant information on hand. Ask your agent what documents, forms and data you’ll need to file a claim.
- Take notes each time you talk to your insurance company, agent, lawyers, police or anyone else involved in the situation. Write down the dates, times, names and what you talked about, as well as any decisions or promises made.
- Save receipts and bills, including those from a car rental or hotel room if the auto accident happens outside of your town.
- To avoid accidents, make sure you check the latest weather reports to avoid storms. The latest road conditions can be found at www.dot.wisconsin.gov or by calling 1-800-ROADWIS.

Preparing For A Disaster...

The American Red Cross recommends five specific actions to prepare for a disaster, yet less than half of U.S. adults say that they have done any of these. Just 48 percent have completed first-aid or CPR training, while 36 percent have made an evacuation plan for how they would leave their home in the case of an emergency. Just 28 percent say they have put together a disaster supplies kit with water, food, medicine and other supplies, while the same number have selected a person who lives outside their geographic region that family members can contact if they become separated after an emergency. Only 24 percent have established a meeting place to reunite in the event they and their family cannot return home.