



How many of there are you?

## New Years Resolution – Be Aware of Identity Theft

**Date:** 12/27/2001  
**To:** Our Clients and Friends  
**From:** WRG Sanford Insurance

### Re: Protect yourself against someone using your identity

Dear Client and Friend,

With all the information about you floating around the Internet and elsewhere, it's easier than ever for criminals to pretend they're you. Identity-theft is the fastest growing white-collar crime, says the FBI. Over 500,000 cases were reported in 1998 alone! Recent events have also forced us to take another look at this serious topic. Here are five key ways **you can protect yourself** and your family ...

**1. Use a paper shredder.** Carefully watch what you throw out. Shred any papers or statements that contain personal facts about you, including your date of birth and any of the following numbers: social security, driver's license, credit card, bank, and all retirement / investment accounts.



**2. Watch your credit report.** Order a copy of your credit report from the three main credit reporting agencies: Experian (888-397-3742), Equifax (800-525-6285), and Trans Union (800) 888-4213. Check each for unfamiliar activity and errors. Report problems. Many agencies offer a notification feature that will alert you of any changes, or inquiries. Reports may be free based upon your state, or \$8.50.

**3. Keep your personal documents safe.** Keep your social security card, birth certificate, passport, and seldom used credit cards in a safe deposit box or other secure receptacle to keep them from falling into the wrong hands. When traveling, do not take your entire life with you in your wallet or purse.



**4. PINs and passwords.** Routinely change your bank / credit card PIN numbers and computer passwords. Don't make it easy for an imposter to guess them. For example, don't use your date of birth, pet's name, your kid's name, etc. Some suggestions include a combination of letter and numbers, and where possible a unique character like question mark, or greater than sign.

**5. Buy identity-theft insurance.** It protects you against the cost of restoring your financial fitness and credit, subject to your purchased dollar limit and deductible.



Call us at 845-986-2211 for complete facts and a free quote. Pricing is extremely reasonable, and in some cases your homeowners company may have already made this available to you, so just give us a call to confirm.

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