



Minimize Your Risk of Identity Theft

Common tactics used by thieves – Beware! Cloning, shoulder surfing, dumpster diving, computer hacking and old-fashioned conning and purse snatching are just some methods identity thieves use to steal your private information. And Joanna Crane, who manages the Identity Theft Program at the Federal Trade Commission, says the FTC is seeing an increase in corrupt employees selling private information to thieves.

Get a password, and a PIN if possible, on all of your accounts. "A password would stop anyone else from changing the billing address, which is something that's key for identity thieves so that you don't discover it soon," Joanna says. Remember that if you have personal documents and spreadsheets on the file system at your place of employment, those too should be password protected. Never assume that your work environment would be off-limits to a thief.

Shred your mail and financial documents. When you're ready to pitch your private paperwork, wring it through a cross-cut shredder, which will prevent thieves from taping paper back together.

Lock up your personal documents. Lock up any type of personal information in your own home so that it's not available to subcontractors or employees or even friends and neighbors who come into your house.

Don't leave your outgoing mail in your mailbox. Instead of using your mailbox to send mail, use the drop box or stop by your local post office. The raised red flag is exactly that – identity thieves look for the cute red flag.

Take your name off marketing lists. Contact the Direct Mail Association for removing your name from direct mail lists.

Watch your wallet. If a thief snatches your wallet, make sure there aren't PINs, passwords and Social Security numbers to play with. And if your Social Security number is on your driver's license or insurance cards, ask to have it removed.

Check your credit report. Wondering if you're a victim of identity theft? The easiest way to make sure your credit is still intact is to check your credit report from one of the three main credit bureaus: TransUnion, Experian and Equifax.

Even if you follow all of these guidelines, there still is no guarantee against Identity Theft. Adding an Identity Theft rider to your homeowner's policy will at least protect you against legal fees and damages that occur as a result of the fraud. For more information on Identity Theft and how to add it to your policy contact Dan.Wolfgram@rrins.com

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