



# Safeguarding Your Identity



**Identity theft is the fastest growing crime in America. From 2002-2003, the number of identity theft victims increased by 80%. Other studies have revealed that approximately seven million people became victims of identity fraud between 2002-2003.\***

## **Minimize Your Risk**

You can minimize your risk of becoming a victim by managing your personal information wisely. Practice the following tips to help protect yourself and your family.

- Don't give your personal information over the phone in an unsolicited call.
- Shred all your important documents. Identity thieves will go through your trash and retrieve copies of your checks, credit card and bank statements, mail and other personal records.
- Do not carry your Social Security card, birth certificate, or passport.
- Monitor your bank records and credit reports often. Identity theft can go on for years before it is noticed, so check your credit report at least once a year. Your bank statements should be checked each month.
- Do not supply personal information to a non-reputable company or suspicious website. You can verify the integrity of a site through the Better Business Bureau Online at [www.bbbonline.org](http://www.bbbonline.org). The site also has helpful tips about shopping online.
- Beware of email solicitations that appear to be associated with legitimate businesses, financial institutions or government agencies requesting personal information such as your Social Security number, bank or credit card numbers, or personal identification numbers. You should not give out financial information online unless you initiated the contact and know the party with whom you are dealing.

## **Liberty Mutual Offers Protection**

Liberty Mutual offers Identity Fraud Expense Coverage, which can be added to your Homeowners policy for only \$30 or less. Not only does the coverage provide reimbursement for certain expenses, such as attorney fees, lost wages, and other related expenses, but it also offers personal assistance to victims of identity fraud through the Liberty Mutual Identity Fraud Crisis Resolution Center. Victims may be assigned a counselor to advocate for the policyholder throughout the identity restoration process:

- Serve as a liaison between victim and creditors, and relevant agencies to review accounts and make corrections
- Provide immediate notification to the three national credit bureaus (TransUnion, Equifax, and Experian)
- Provide a year of credit monitoring from the date of first report to help prevent further losses.

As an employee of ABC Company, you are eligible for additional savings on your auto and home insurance through the Liberty Mutual Group Savings Plus\* program.

To learn more about this important coverage, as well as additional safety tips, contact:

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**Helping People Live Safer, More Secure Lives**



\*Identity Theft Resource Center, [www.idtheftcenter.org](http://www.idtheftcenter.org), 2005.

Discounts, credits, and program features are available where state law and regulations allow and may vary by state.