

Identity Theft: You Are Not Alone



Dear Policyholder,

As our world grows more interconnected, the opportunities also grow for identity thieves to strike. This

fall issue provides valuable tips for preventing yourself from becoming a victim of identity fraud, and explains how we can protect you against losses and also restore your good name and credit. On behalf of The Atlantic Companies®, I would like to wish you a safe and secure fall.

From my home to yours,

Dan Olmsted, President and CEO

Identity theft is no longer a trivial issue for Americans. In fact:

- About 7 million people become victims of identity theft each year, according to the most recent data from Gartner Group and Harris Interactive. How often is this? It's an estimated 19,000 victims per day, 800 per hour, and 13 per minute.
- Half of consumers do not know how to protect themselves from the crime of identity theft, according to a Harris Interactive poll.

Affluent individuals and families, who have high incomes and asset levels, can be especially attractive targets for identity thieves. These criminals can steal information directly from a wallet, luggage, home or office. They can use high-tech, white-collar crime tactics as well, robbing data from third parties such as retailers or financial institutions by stealing computers and hacking databases. Thieves also have pilfered mail from mailboxes and credit card receipts from garbage bins.

Commonly, an identity theft criminal will use stolen data to open new accounts and obtain goods or services in the victim's name that can negatively impact a person's assets, income, and credit reports.

What's more, victims often spend significant time trying to restore the confidentiality and protection of their personal and financial information as well as recover any lost assets. Without help, victims can spend more than \$1,000 and 60 hours trying to restore



their identities. Even so, 25 percent fail to undo all the harm done, according to industry data.

Fortunately, Atlantic Master Plan home coverage provides up to \$25,000 for identity fraud expenses due to identity fraud. In addition, because time is of the essence in limiting damage, the policy also gives victims access to free identity theft restoration services. (See sidebar on page 3.)

Be Proactive: Reduce Your Risk

Here are several steps for reducing your risk of identity theft:

Protect your mail and telephone number

1. Shred discarded mail with your name and address. Use a cross-cut, diamond-cut, or confetti-cut shredder rather than a strip shredder.
2. Remove yourself from prescreened credit mailings by calling (888) 5-OPTOUT.

(continued on page 3)

ALSO IN THIS ISSUE

Home Inventory: Keep Track with Software Tools

How to Start Your Home Inventory Today

Free Identity Restoration Services with Atlantic Master Plan Home Coverage

With Shorter Days Coming, Review Safe Nighttime Driving Habits Now

Home Inventory: Keep Track With Software Tools

“The little things count” is an adage that applies to American homes.

Most people realize the heirloom diamond engagement ring and the 50-inch plasma TV are worth thousands of dollars. But homeowners often overlook the hundreds of more-ordinary items that, taken together, add up in value.

Why does this matter? If you try to recreate a list of house contents from memory after suffering a loss, you could overlook or undervalue items and wind up shortchanging yourself from an insurance or tax standpoint.

Therefore, Atlantic recommends that policyholders create a home inventory — a database of possessions with photographs and estimates of value.



New software and Web tools provide effective new ways to keep a record of what you own and estimate its total value.

Suitable tools include the Know Your Stuff™ free downloadable program from the Insurance Information Institute (www.iii.org or

www.KnowYourStuff.org).

New online services such as MyThings.com and iTaggit.com hope to become “digital shoe boxes” where consumers keep records in an online database and estimate values of items.

Microsoft Money, Quicken, and other personal finance software packages also have a home inventory component. For example, Quicken’s home-inventory checklist helps determine if a home’s contents are adequately insured for replacement value. The program provides a sample list of items (sorted by rooms in a typical house), and assigns replacement costs and actual cash values to each item entered. It also allows you to assign your own values to items.

How To Start Your Home Inventory Today

Whether you will keep your inventory on the latest software or in a notebook, the most important thing is to get started!

Tackle one room at a time. Breaking the project into smaller tasks makes it easier. Start with an easy room first, such as the dining room, to get into the flow.

For equipment, grab a pen, notepad (or laptop), and video camera or still camera.

As you survey each room, list each item. For electronic equipment and large appliances, note make, model, and serial number. For some goods, such as clothes or plates or CDs, count the items you own by category — such as dresses, suits, pants, coats.

When you come across an especially valuable item — a piece of jewelry, a treasured artwork, a rare antique — make a special note to talk to your agent about getting it appraised and putting it on a Valuables policy.

After making your list for the room, start videoing or snapping pictures. For video, move slowly through the room, describing the objects as you go. For photos, take pictures throughout the room. Print them out and write on the back what is shown, or store the information in the properties section of the digital file. Don’t forget cupboards, drawers, closets, basement, and attic.

Compile your room-by-room list using a home inventory program or spreadsheet program, or just use your

written list. Keep with the list any sales receipts, purchase contracts, and appraisals you have saved. Some programs allow you to store scanned copies of receipts.

Store the inventory securely in a home safe. Include all materials used to create the inventory, such as your written list, computer file, video or photos, and sales receipts. Store a back-up copy in another location — safe deposit box, office, or relative’s home — to have something to give your insurance representative if your home is damaged or inaccessible.

Finally, keep your inventory up to date. When you make a significant purchase, add the information to your inventory while details are fresh.

Identity Theft: You're Not Alone (cont'd)

3. Put your phone number on do-not-call lists. Remove yourself from most telemarketing sales lists by calling (888) 382-1222. Tell unwanted callers: "Put me on your do-not-call list." Many businesses are required by law to maintain such a list.

Protect Your Information

4. Don't carry your Social Security card or number.

5. Photocopy (front and back) everything in your wallet and keep copies in a safe place.

6. Only reveal your Social Security number (SSN) to those who need it for employment, banking, taxation, or other legally required reasons.

7. Ask schools, clubs, etc. to use an alternative number to your SSN as a personal identifier.

8. Don't click on links in e-mails asking for personal information. Don't respond to phone requests. Visit the website yourself or call the company back on your own using a number on your statement.

Protect Your Credit

9. Obtain a free copy of your credit reports from TransUnion, Experian, and Equifax once a year at www.AnnualCreditReport.com. Stagger these requests to retrieve a copy from a different bureau every four months.

10. Consider a credit monitoring service that tracks activity involving your credit report. View recommendations at www.relydata.com/monitoring.

Know the Early Warning Signs

- Failing to receive bills or other mail. Follow up with creditors or billers if

your bills don't arrive on time. (A missing bill could mean an identity thief has taken over your account and changed the billing address to cover his tracks.)

- Receiving credit cards for which you didn't apply.
- Being denied credit, or being offered less favorable credit terms for no apparent reason.
- Getting calls or letters from debt collectors or businesses about merchandise or services you didn't order.

Any of these indications could be a result of a simple error, but assume nothing. Always follow up with the business or institution to find out the truth.

New credit card, loan, or checking accounts opened in your name by an identity thief are likely to show up on your credit report. Order a copy of your credit reports on a regular basis. You are entitled, by law, to get your credit report free once a year.

If your personal information has been lost or stolen, you should check your reports more frequently for the first year. Read financial account statements promptly and look for unauthorized transactions.

Many companies take proactive steps to prevent identity fraud. They also can investigate information brought to them by victims.

But their powers and roles are limited. Only the affected individual or his/her representative can take on the responsibility of restoring a victim's assets or good name.

Free Identity Restoration With Atlantic Master Plan Home Coverage

The Atlantic Master Plan provides free identity theft restoration services — called RelyData Rapid Restore — to policyholders with home coverage.

Upon reporting an identity theft loss to Atlantic, the policyholder gets direct access to the RelyData service.

RelyData doesn't simply advise or coach someone through the process. This specialist firm does the work for victims, acting on their behalf to deal with credit bureaus, lenders and others as needed. RelyData takes on the challenge of restoring the policyholder's good standing and expunging fraudulent information from databases maintained by credit reporting firms and others.

Once an identity theft victim calls the toll-free hotline provided by Atlantic, RelyData's case manager begins by:

- immediately reviewing credit records in real time;
- preparing necessary documents including a fraud affidavit, submitting disputes to creditors, and reporting the fraud to credit bureaus;
- managing items in dispute through the credit bureau(s);
- immediately getting fraudulent data removed from credit reports, in most cases.

RelyData's services include case management by a staff member assigned and available on an ongoing basis until all fraud is resolved.

RelyData is an identity restoration provider recommended by credit reporting agencies, which play a crucial role in servicing consumers.

With Shorter Days Coming, Review Safe Nighttime Driving Habits Now



Most of us probably recognize intuitively that driving at night is more dangerous than during the day. But, you might be surprised at how much. According to the National Safety Council, traffic death rates are three times greater at night than during the day.

The major factor is the most obvious. It's hard to see in the dark. Ninety percent of a driver's reactions depend on vision, so poor visibility dramatically raises risk. Other factors at night include the increased chance of fatigue and alcohol consumption, the last of which makes driving on a weekend night the most dangerous time of all.

But don't hang up the keys yet. Here are several steps recommended by the National Safety Council and other organizations for reducing your risk as the nights grow longer.

Prepare Your Car

- Clean the inside and outside of your

car windows once a week. Also clean headlights, taillights, and signal lights. A thin layer of road grime can block up to 90 percent of the light emitted.

- Make sure your headlights are properly aimed. Otherwise, you have less ability to see the most important parts of the road, and you risk blinding other drivers. The AAA reports that almost half the vehicles in states that require regular headlight inspections had at least one misaligned light.

Protect Your Eyes

- Wear sunglasses during bright days to protect your eyes (and lessen the time it takes them to adjust to twilight and darkness when you take them off). Two or three hours in bright sunlight without protection can add hours to the time it takes your eyes to adapt.
- Use the nighttime setting on your rear-view mirror to minimize glare, if it doesn't adjust itself automatically. Remember that this makes the vehicle behind you appear farther away than it really is.
- Don't smoke and drive. The nicotine and carbon monoxide from smoking hamper night vision. A smoky interior doesn't help visibility, either.
- Clean your eyeglasses. Having dirty eyeglasses is no different than having a dirty windshield or grimy headlights. When you get a new prescription, ask for an antireflective coating.
- Protect your eyes from the headlight glare of oncoming cars by looking about 20 degrees to the right. Let the white line on the side of the road guide you,

while using your peripheral vision to alert you of any changes directly ahead for those few moments.

Stay Sharp, Drive Conservatively

- Don't drink and drive. Alcohol slows reaction times, clouds judgment, and causes fatigue. Be on the lookout for others who may have been drinking, too.
- Make frequent stops for light snacks and exercise. If you're too tired to drive, pull over in a safe area and get some rest.
- Drive slower than you would during daylight, and extend your following distances. You should be at least three seconds behind the vehicle ahead of you, instead of the usual two-second rule in daylight. Don't drive so fast that you can't stop within the distance illuminated by your headlights.

Help Others See You

- Use headlights during twilight, even if they don't help you see better. They will make you more visible to other cars, which is as important as your ability to see them.
- When you are following another vehicle, don't use your high beams, which can blind the driver ahead.

If car trouble strikes, pull off the road as far as possible. Turn on flashers and the dome light. Set up reflecting triangles near your vehicle and 300 feet behind it to warn approaching traffic. Stay off the roadway and get passengers away from the area.

Note: The safety recommendations in this newsletter should not be viewed as covering every conceivable situation. It only highlights a few of the more common preventive steps. Other or additional steps may be necessary. Any descriptions of coverage in this newsletter are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this newsletter will form the contract between the insured and the insurance company, and governs in all cases.