

newsworthy trends

Tips For Protecting And Restoring Your Identity

(NAPSA)—Modern technology has made our lives easier, but it has also made it easier for thieves to commit what the U.S. Postal Service has called the fastest-growing crime in America—identity theft.

If you ever become a victim of identity theft, would you know what to do to help restore your name? There are many issues that may need to be addressed, such as:

- Understanding your rights as a victim.

- Filling out paperwork, including police reports.

- Issuing a Fraud Alert to the three major credit bureaus, financial institutions and credit card companies, as well as the Social Security Administration, Department of Motor Vehicles, Federal Trade Commission and U.S. Postal Service.

- Obtaining copies of your credit bureau reports and working with the three major credit bureaus to restore the accuracy of your credit history.

You can also get help if you become a victim. As this crime grows increasingly common, consumers, who spent up to 300 million hours trying to resolve problems created by identity theft in 2003 (Federal Trade Commission), are looking for options for dealing with the costs and hassles related to this problem.

Some insurance companies, including Allstate Insurance Company, are offering identity restoration coverage. This type of coverage, often added for an additional fee to homeowners, renters and/or condominium insurance coverage, can provide customers access to identity restoration assistance



and reimburse them for covered expenses incurred to help restore their identity.

While this coverage can help victims of identity theft recover their lives, it is still up to individuals to protect themselves. The following six tips can help make you less vulnerable to identity theft:

- Don't carry unneeded credit cards.

- Cancel all unused, lost or stolen credit card accounts immediately.

- Keep Social Security cards, birth certificates and other personal documents in a secure lock box or safety deposit box. Don't carry them, or duplicates, in a wallet.

- Check credit histories periodically and report any unauthorized activity.

- Keep careful track of all receipts. Store them in a safe place or destroy them before putting them in the trash.

- Do not give out Social Security numbers or other information to any person or company unless you are familiar with them and you have initiated the conversation.

For more information, visit www.allstate.com.