

Consumer Corner

Stay Safe From Identity Theft

(NAPSA)—Your good name could be worth more than you might realize.

Last year, nearly 10 million Americans were victims of identity theft at an average cost of nearly \$500 per person, according to the 2009 Javelin Strategy and Research survey. The Federal Trade Commission reports that identity theft was the nation's leading consumer complaint in 2008.

Identity theft occurs when someone uses your personal identifying information—such as a Social Security number or credit card number—without your permission, to commit fraud or other crimes, such as applying for a credit card or a home loan in your name. Fortunately, there are ways to protect yourself. ARAG, a global leader of legal insurance, offers these tips:

Find Yourself

You might know to contact the major consumer reporting companies—Equifax, Experian and TransUnion—to get a free copy of your credit report each year to check for errors, inquiries and accounts that you did not open, but you should also be aware of your “online exposure.” Type your name into an Internet search engine and see what comes up. If you determine someone is using your name fraudulently online, you have recourse. Contact site administrators about immediately correcting or removing the incorrect or offending information.

Watch Your Wallet or Purse

Keep your wallet or purse in a safe place at all times. When you are out in public, carry them on your person and do not leave them unattended.

Limit Your Load

Carry only the personal identification, credit cards and debit



It's important to check your credit report and protect sensitive information against identity theft.

cards that you need. Store little-used identification and cards in a secure location. Also, keep your Social Security card in a secure place and give out your SSN only when absolutely required.

Take Action

It's important to act quickly if you suspect identity theft has occurred. Place a “Fraud Alert” on your credit reports and carefully review the reports. Close any accounts that have been compromised. File a police report to help with creditors who might want proof.

To safeguard your future, check with your employer about enrolling in legal insurance coverage where you work. Comprehensive legal plans, such as those offered by ARAG, provide plan members with a wide range of services that include trained specialists, materials and tools to help prevent or resolve identity theft, providing security and peace of mind.

For more information about group legal insurance plans, visit www.ARAGgroup.com.