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Identity Theft Shield

By Mark Freink

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by: **Mark Freink**

We live in an information-oriented society. Technology allows us to do business and make transactions literally in a matter of seconds. This abundance of information has given rise to a new crime – identity theft. In fact, according to a 2003 release from the Federal Trade Commission, almost 10 million people in the United States may be victimized by identity bandits each year.

So what does that mean? Someone has stolen your credit card - your credit card company can help you with that, right? Well, according to the FTC, almost 60% of identity theft issues don't pertain to your existing credit card accounts. Identity theft can occur as a result of new lines of credit being opened in your name either through credit cards or bank loans as well as phone/utility fraud and even employment related fraud. Because we are susceptible through so many avenues in our daily life, we are all at risk.

What can you do? Where would you turn if you found yourself in this situation? Would you know where to start to clear your name? Well, now you don't have to worry about what to do as we have the answer.

As you already know, Pre-Paid Legal Services®, Inc. is a pioneer of the legal services industry. With more than 30 years of experience in providing legal rights protection to our members, we have now teamed with Kroll Inc., the world's leading independent risk consulting company. Kroll is a 30 year old, publicly traded company that provides a broad range of investigative, intelligence, financial, security, and technology services to help clients reduce risks, solve problems, and capitalize on opportunities. Headquartered in New York with more than 60 offices on six continents, Kroll has a multidisciplinary corps of more than 2,200 employees and serves a global clientele of law firms, financial institutions, corporations, nonprofit institutions, government agencies, and individuals. Over the last three years, Kroll has developed a unique solution for victims of identity theft. This new service is now available to Pre-Paid Legal members through the IDENTITY THEFT SHIELD benefit.

Identity Theft Shield

What does this benefit provide our members?

The Identity Theft Shield gives you easy access to the resources you need to understand your credit ratings and to fight back if an identity thief threatens your financial standing. This benefit is designed to alert you to suspicious account activity, to restore any resulting damage to your credit history and to reimburse you for covered out-of-pocket expenses you may incur in the process.

1. Credit Report Through Experian

Make sure your financial records are accurate.

Your credit standing is one of your most important financial assets. It not only affects your ability to get credit, it often dictates the interest rate at which you can borrow. It can also affect your ability to purchase insurance or to find employment. Some insurance companies and prospective employers

use your credit rating to gauge your sense of responsibility.

Experts recommend you review your credit report regularly. The Identity Theft Shield makes it easy. Members are entitled to an up-to-date credit report from Experian at no additional charge.

Personal Credit Score and Analysis from Experian

Know your credit score . . . and how it affects your ability to borrow.

Your credit score is derived from the information in your credit report. This score is used by lenders to determine your creditworthiness. The higher the number, the better your chance of being approved for the credit you want.

A detailed analysis of your Personal Credit Score will be included with your Credit Report. You can use this analysis to evaluate your current credit standing.

2. Continuous Credit Monitoring Through Experian

Learn of suspicious activity before your credit is ruined.

A professional thief can assume your identity in just a few hours. But it can take years for you to repair your credit standing.

Early detection is key to minimizing the damage caused by thieves who steal you name.

With your Identity Theft Shield membership, your credit files will be monitored through Experian daily. Suspicious activity will be brought to your attention, providing you with early detection. You'll receive prompt notice if any new accounts are opened in your name . . . or if negative notations are added to your credit report.

Identity Theft Shield

3. Fraud Restoration Service

Get personal assistance and advice from experts.

Any discrepancy in your credit report should be addressed at once. Call our Customer Services Department at the designated Identity Theft Shield number and explain your concerns. If it is identity theft, our fraud investigators will assist you every step of the way. A Fraud Restoration package with complete and detailed materials, aids, and instructions will be rushed to you.

If you sign a Limited Power of Attorney, you will be entitled to Enhanced Restoration Services. Kroll will work with you to determine the extent of the fraud in your credit and regarding your identity. On your behalf, Kroll will issue fraud alerts to the three major credit repositories, the Federal Trade Commission, the Social Security Administration, and the United States Postal Service. Kroll will work with the bureaus, creditors, and collection agencies to restore your credit accuracy with regard to your identity theft issues. If necessary and reasonable, Kroll will work with law enforcement, the department of motor vehicles, and other organizations to resolve your identity theft issues.

If you decline the Limited Power of Attorney, you will receive Basic Consulting Services. Kroll will work with you to determine the extent of the fraud in your credit and regarding your identity. Kroll will provide

you with contact information and procedures for the organizations you will need to work with. Kroll will provide sample letters and forms and be available to you through a toll-free phone number for assistance and advice throughout the process of restoring your identity.

Now, it is important to understand any identity theft that occurred prior to the membership enrollment or any situations relating to a business identity are not covered. Identity Restoration will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or child participated in, directed, or had knowledge of. Restoration services will not be provided for a preexisting, known stolen identity event. You must be an active, paid member to receive restoration services. Plan benefits do not cover financial losses arising from the identity theft.

\$25,000 Identity Theft Restoration Reimbursement Benefit Pays your covered out-of-pocket expenses.

The Identity Theft Shield includes up to \$25,000 in a fraud restoration reimbursement benefit. This coverage will reimburse you for covered expenses you may incur while working to clear your name. These include: lost wages up to \$500 per week with a maximum of up to four weeks legal defense fees and expenses the cost of notarizing affidavits or similar documents, long distance telephone calls, and even postage! the cost of re-filing applications for loans, grants, or other credit instruments

Some restrictions of the restoration reimbursement benefit include: Insurance benefits and services provided by member companies of American International Group, Inc. (AIG). The description is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions. Coverage available only if the stolen identity event occurs while you are an Identity Theft Shield member and is reported to us within six months.

Identity Theft Shield

Did you know, that on average, victims spend more than 175 hours and \$1,500 in out-of-pocket expenses to clear their names. With Pre-Paid Legal's IDENTITY THEFT SHIELD, the cost of combating identity theft is much less. For just \$9.95/month, IDENTITY THEFT SHIELD members have the added security of knowing they have someone to fight the battle for them. And, the best thing is this monthly fee provides benefits to both you, the member, and your spouse.

Reports on identity theft are everywhere; television, newspapers, magazines, talk shows, etc. Now that you know this benefit is available, doesn't it make sense to have this sort of coverage? Imagine the peace of mind you would have knowing you and your spouse would have access to all of these services if you found yourself to be an identity theft statistic? Contact the person who referred you to this call to sign up for your Identity Theft membership. Don't wait until it is too late – do it today!

For a full list of disclosures and exclusions, please consult the Identity Theft Shield written material provided by Pre-Paid Legal.

Mark Freink, Independent Associate for Pre-Paid Legal Services, Inc.

Fighting Identity Theft

By James H. Dimmitt

Chances are good that you know someone who has been victimized by the fastest growing crime – identity theft. The Federal Trade Commission (FTC) reported that there were 10 million cases of identity theft in 2002 alone. It's estimated that someone's identity is stolen every 79 seconds.

The bad news is with increasing amounts of personal information available to an experienced identity thief, it shows few signs of slowing down. The good news is that identity fraud is now a federal crime with stiff penalties for those who perpetrate these crimes.

Here are a few simple steps you can take now to minimize your risk:

- 1) Check your credit report annually, if not more often. Most victims of identity theft don't realize they've been victimized until 14 months after the crime. By then the damage is done and you will spend a significant amount of time and money trying to correct it.
- 2) Keep your Social Security number private. Do not have it printed on your personal checks or drivers license. Do not share it with anyone, including merchants, unless they can provide a good reason for having it. Once someone has your Social Security number they have the key to unlocking your identity and using it fraudulently.
- 3) Shred offers for pre-approved credit cards that you receive by mail. Do the same with any receipts that contain account numbers or your Social Security number. Identity thieves are not afraid to go "dumpster diving" in order to obtain your personal information.

Identity theft has become the fastest growing crime because it is the most profitable crime. On

Identity Theft Shield

average, the loss from identity theft is about \$18,000.00. Taking these precautions now can you save you from becoming another statistic in the fight against identity theft.

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James H. Dimmitt

James is editor of "TO YOUR CREDIT", a weekly free newsletter. Subscribe to the newsletter by visiting

. He is also author of "Identity Theft – How to Avoid

Becoming the Next Victim!" available at

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