



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Endeavor Risk Advisors



IDENTITY THEFT: PROTECTING YOURSELF

Identity thieves get information in a variety of ways, including:

- Stealing personal items such as a wallet, purse, laptop, personal digital assistant and mail
- Picking through garbage for discarded credit card statements, bank statements and pre-approved credit card offers
- Hacking into computers
- Posing as someone else to obtain personal information from a bank, credit card company, etc.
- Conducting telephone and email scams

Stay One Step Ahead

To minimize your risk, the Federal Trade Commission recommends taking the following precautions:

- Check your home mailbox daily, and drop your outgoing mail into a secure U.S. postal mailbox only.
- Since fewer credit card solicitations in your mailbox mean fewer opportunities for theft, you can opt out by calling 888-567-8688.
- Carry only what you need in your wallet or purse, and leave your Social Security card at home in a safe place.

- Pay attention to your billing cycles, as identity thieves may change your billing address on your credit cards, so late bills may indicate a problem.
- Give out your personal information on a need-to-know basis and to legitimate businesses only.

Report Identity Theft

If your wallet or some of its contents are stolen:

- Determine what's been stolen, and call all creditors immediately to cancel your accounts.
- File a police report. This will help provide proof of immediate action to your credit card providers.
- Call the three national credit reporting bureaus, as well as the Social Security Administration, so that a fraud alert can be placed on your name and Social Security number.

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