



Identity Fraud - Are you at Risk? 9 Million victims report \$50 Billion in losses!

IDENTITY FRAUD is the number one consumer complaint to the Federal Trade Commission (FTC) for the 6th year running! Losses incurred last year by 9 Million reporting victims tallied \$50 Billion! The commission estimates the average victim spends 1700 hours clearing his or her name following discovery of identity fraud.

IDENTITY FRAUD takes myriad forms, and exposure is broad. If you receive mail, are online, make purchases or pay bills by phone, or interact with anyone who gathers any personal information from you for any reason, you are at risk.

In other words, we're all at risk. Fremont Insurance Company has taken two actions to help our policyholders reduce risk. Prevention is order one, so we've compiled a list of identity fraud prevention suggestions, delineated below. However, even prudence is not failsafe, and that's where we come in as your insurance company. We've developed an **IDENTITY FRAUD EXPENSE** endorsement, which can be added to your policy. For a nominal \$35 premium, you get \$15,000 coverage against credit repair expense.

Recovery Protection

Insureds can expect Fremont Insurance Company to track emerging trends and provide practical solutions in challenging times. Identity fraud is tragically a growing reality. Our **IDENTITY FRAUD EXPENSE** program reimburses covered expenses to repair your credit history and identity.

Covered expenses include:

- Lost wages due to time away from work
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, telephone, and shipping fees
- Certain associated legal fees
- Notary and filing fees.

For low-cost peace of mind, discuss identity fraud with your independent insurance agent, and request that coverage be added to your policy.

IDENTITY FRAUD PREVENTION MEASURES

- Secure sensitive information including social security cards, passports, tax returns, loan and credit card statements, unused checks, cancelled checks, bank statements, and keys to safe deposit boxes.
- Secure your mail – know your delivery time and collect your mail promptly.
- Check your credit reports regularly – initially 2-3 times during the year, then at least annually.
- Internet "phishing" scams masterfully mimic legitimate organizations. Do not disclose personal information unless you initiate the transaction and the website is secure: a lock icon on the taskbar, and the web address includes "s" (secure), i.e. "https". Avoid predictable names/numbers such as mother's maiden name, pet name, school name, nickname, birthdate, or phone number, for user names and passwords.
- Make financial transactions by phone only with known organizations.
- Question requests made for your social security number.
- Destroy old information in a shredder.
- Report suspicious activity to the FTC by phone or email at 877.382.4357 and www.ftc.gov | spam@uce.gov.

TAKE QUICK ACTION

- If you suspect identity fraud, close bank/ credit card accounts immediately.
- Immediately call the 3 credit reporting bureaus and place fraud alerts on your credit reports.
- File a local police report, get a copy, and carry it with you; it may be needed to demonstrate that you are an identity fraud victim.
- File a complaint with the FTC. Officials use the FTC database to investigate identity fraud claims.

Credit Bureaus

TransUnion: 800.680.7289 transunion.com
Equifax: 800.525.6285 equifax.com
Experian: 888.397.3742 experian.com

Free credit report: www.annualcreditreport.com

DO NOT CALL Registry: 888.382.1222

privacyrights.org

idtheftcenter.org

Fremont Insurance has been insuring and investing exclusively in Michigan since 1876. By making this state our only place of business, we know the local geography, climate, demographics, and lifestyle in ways that national insurers can't.

Whether you're looking for home, auto, commercial, farm, or marine coverage, we can create a program tailored to your needs.

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