



Pfister Insurance Agency, Inc.

“Providing a Shield of Protection”

11807 Royalton Road • North Royalton, Ohio 44133 • Phone: 440.237.8484 • Fax: 440.237.6115

Identity Theft

What are Identity Theft & Identity Fraud?

Identity Theft and Identity Fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

Unlike your fingerprints, which are unique to you and cannot be given to someone else for his/her use, your personal data (Social Security number, bank account or credit card number, telephone calling card number, and other valuable identifying data) can be used fraudulently.

Identity theft is a growing problem in the United States. In 1992, credit-reporting agency TransUnion reported 35,000 calls with questions and complaints about identity theft. By 1998, the number had increased 15-fold to 554,450 (more than 1,500 calls per day). With the continuing development of information technologies, we are all at risk from this fast-growing crime.

Identity Fraud Expense Coverage has been developed to assist in the cost of repairing the credit errors caused by the identity fraud. The funds provided by this endorsement will afford limited expense reimbursement, which include but are not limited to the following types of expenses:

- Costs for notarizing fraud affidavits or similar documents
- Costs for certified mail
- Lost wages
- Loan application fees
- Reasonable attorney fees
- Long distance telephone calls



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Six Steps to Avoid Identify Theft

1. Do not give out personal information, such as account or credit card numbers, on the phone or over the Internet unless you have initiated the contact. Identity thieves could pose as bank officials, Internet providers or credit card company representatives. Remember: If someone has a right to this information (such as your bank), they should already have it ... and shouldn't need to request it over the phone.
2. Report lost or stolen checks immediately. Properly store canceled checks. Examine new checks to be sure none were stolen during shipment, and store them in a safe and secure location.
3. Destroy unused financial solicitations before discarding them, and tear up other financial documents such as statements or receipts before discarding them.
4. Guard your Automated Teller Machine (ATM) number, and treat your receipts with care. Leaving them behind or throwing them in the trash could leave them vulnerable to thieves, who could use them to access your accounts.
5. Make sure your mailbox is secure, and promptly remove mail when it has been delivered. Identity thieves often raid mailboxes to obtain credit card offers and financial statements.
6. Contact the major credit reporting companies at least annually to review your file. A copy of your credit report is available for a small fee. The three major credit bureaus are:

Equifax: 800-685-1111

TransUnion: 800-916-8800

Experian: 800-682-7654

What to Do

If you have been a victim of identity theft, or know someone who has, take these steps immediately:

- Contact your bank or credit union to protect your accounts.
- Contact your credit card suppliers.
- Contact the Social Security Fraud Hotline: 800-269-0271.
- Contact the Federal Trade Commission (FTC) Identity Theft Hotline: 1-877-IDTHEFT (1-877-438-4338).

Contact your Pfister Insurance Agent to find out more about Identity Fraud and related expense coverage.

Please note: This is only a general description of the coverage offered under this endorsement and is not an insurance contract. Certain limitations, restrictions and coverage exclusions apply. You should read the endorsement itself or talk to a Pfister Insurance Agent for details.