

AVOIDING IDENTITY THEFT DURING THE HOLIDAY SEASON

The holiday season – a season to give - a season to share. Be careful not to share your identity. The last gift you want to give this holiday season is your identity to a thief!

It's no secret that we all have at least some vulnerability to identity theft. During the holiday season we all expose our identity to perhaps its highest risk levels of the year. Our increased credit card purchases, online shopping activities, and increased catalog mail volume opens our identities to unmatched levels during the holiday season.

Protect yourself with some easy steps

- **Be smart about your Email and Internet Activities**
 - Phishing is still one of the most effective tools for identity thieves. Identity thieves use bogus emails that look legit to capture your identity. Commonly these thieves use trusted brands such as banks and popular retailers to trick you into providing information by requesting account confirmations or account update requests. **Do not click on email links requesting updates to accounts or account information – even if you believe the email is coming from a legitimate organization. Do not provide personal information as a response to an email. If you feel like you need to check the status of you account after receiving such an email, simply call the company to get further information.**
 - Only make online purchases under a secure site. When you make an online purchase it is easy to see if you are on a secure, encrypted server. In the Internet address you'll notice the address starts with "https". The "s" indicates a secure server.
 - Another common tactic used by identity thieves that is effective this time of year is sending a false email receipt. These bogus emails indicate that a purchase has been made in your name. They typically have links on them to "view receipt" or something to that effect. When you click on the embedded links you often install a Trojan horse virus or malicious spyware application on your computer. These applications can be very destructive and capture important information such as passwords and account information. **Do not click on embedded links in unknown emails. If you feel that you need to confirm or dispute a purchase that you did not initiate, simply call the retailer.**
- **Simple best practices that can protect your identity**
 - Mail theft is still a common method for identity theft. Credit card offers, bank account statements, catalogs with account numbers on them and credit card statements can be used by thieves to capture or clone your identity. How you handle your mail can be a simple, yet effective way of protecting your identity. **Pick up your mail on a daily basis and as soon after the mail carrier leaves it in your mailbox. When you travel, have your mail held at the post office rather than stacking up in your mailbox. Drop your outgoing mail in secure mailboxes rather than open mail areas.**

- Be careful about what you put in your trash or recycle. It's pretty obvious that you don't want to put bank account or credit card statements in your trash, but there are many other items that can be used by identity thieves that are less obvious. Items such as credit card offers, receipts, tax documents, and catalogs with account information pre-printed on the catalog can also be used to clone your identity. One person's trash is another person's treasure! **Be sure to shred important documents that have personal information before putting them in your trash or recycle. If a catalog has account information, tear any pages off the catalog and shred them before discarding it.**

How an Identity Theft Protection Service can help

There are some very effective services available today to help you protect your identity. These services proactively monitor key identity indicators such as your credit and your address to provide timely response to suspicious activities regarding your identity. Furthermore, these services limit your exposure to identity theft by providing other services that limit your junk mail and unsolicited credit offers. Finally, a good identity theft protection service will provide you with alerts and reporting that assists you in monitoring your own credit and identity.

Solera Insurance offers Financial Protection Plus, a bundled product that includes Identity Theft Protection from LifeLock, Legal Care Direct, and a Financial Advisory Service. All three products are provided in the product bundle for less than \$9 per month. The service provides the following benefits:

Identity Theft Protection from LifeLock features

- Free copies of your credit report from all three major credit bureaus each year
- Required approval from you before new credit accounts can be established
- Reduction in junk mail and credit card offers
- WalletLock to assist you if your wallet is ever stolen
- \$1 million service guarantee in the event your identity is stolen

Financial Help Line features

- Live, confidential and objective guidance from accredited financial advisors
- Toll-free telephone numbers, email, or live chat service
- Online financial resource center including interactive financial calculators and educational materials

Legal Care Direct features

- Discounts with over 20,000 experienced attorneys nationwide
- Free phone and one-on-one consultations for new legal matters
- Free letters written or phone calls made on your behalf
- Capped fees on eight commonly used legal services

[Click Here to learn more about Solera's Financial Protection Plus Product](#)

Some facts about Identity Theft

- In 2008 approximately 10 million Americans had their identity stolen – that’s an average of over 25,000 people each day!
- Identity Theft is one of the fastest growing crimes in America
- The Federal Trade Commission (FTC) estimates that more than 50% of identity thefts are committed by people known to the victim.
- Almost 2 million Americans fall prey to phishing email scams each year

About Solera Insurance

Solera Insurance & Financial Services, Inc., based in Denver, Colorado, is an insurance services firm specializing in the marketing of insurance and discount products and services. Through its websites and its national network of independent insurance brokers, Solera markets a variety of competitive insurance products and provides valuable services and technology for its agents, brokers and general agents. For more information about Solera or to locate a Solera broker, please visit the company’s website at <http://www.solerainsurance.com>.

Solera’s products can be purchased through Solera’s website at <http://www.SoleraInsurance.com> or any of Solera’s licensed brokers across the United States. To locate a broker in your area, please contact Solera.



Solera Insurance & Financial Services, Inc.
<http://www.SoleraInsurance.com>