



# Integrity Identity Shield ID TheftSmart™ Quick Facts



**ID TheftSmart** provides comprehensive identity theft safeguards and restoration services.

Integrity customers have an opportunity to activate this benefit available at an affordable member-only rate of \$12.95 per month, or member-plus-spouse rate of \$19.90 per month!

Here is a snapshot of the program and how you can enroll.

## Services provided in your ID TheftSmart membership include:

- 1. Credit Report**  
You are entitled to an up to date Trimerged credit report based on data from all three national credit repositories-- at no extra charge!
- 2. Personal Credit Score and Analysis**  
You receive your personal credit score with an explanation.
- 3. Continuous Credit Monitoring**  
A daily monitoring service will alert you to five types of credit activity in your Experian credit file commonly associated with identity theft.
- 4. Fraud Restoration with Non-Credit Searches**  
Kroll Licensed Investigators can do most of the work for you when you are a victim of identity theft: correcting issues you have with affected agencies and institutions, placing fraud alert notifications, and searching applicable local and national criminal, motor vehicle, and other non-credit databases for information you may not be aware of.
- 5. Risk Management Experts**  
ID TheftSmart is brought to you by Kroll and Marsh—industry experts you can trust to be there when you need us most.

**PLUS...**

You receive **up to \$25,000 in expense reimbursement** to pay the unexpected cost and legal fees you may incur while reclaiming your identity.

For more information, visit: [www.farmersstate.com](http://www.farmersstate.com)

For additional information please see your Farmers representative.





## Frequently Asked Questions

### What is identity theft?

Identity theft is a crime that occurs when someone steals your personal information and uses it to commit fraud or other crimes. It can begin with the theft of a Social Security number, credit card number, driver's license, debit card or phone card. **In 2006, "identity theft" was the number one consumer complaint to the Federal Trade Commission for the 6<sup>th</sup> year in a row. Millions of Americans continue to be affected every year.**

### Where does an identity thief get this personal information?

**Identity thieves are clever and relentless, and their methods of attack are evolving every day.** They take your information from stolen wallets or purses that contain credit and bank cards. They help themselves to bank and credit card statements, credit card offers, and tax documents that are in your own mailbox or trash can. They may even file a "change of address form" in your name and have your mail sent to another location. Others access personal information you share on the Internet. Identity thieves can also steal your private information directly from organizations and companies you associate with. They use personal information overheard during your cell phone conversations, or personal information in faxes and e-mails sent to the wrong destination. It is also not uncommon for identity theft to be the act of acquaintances or others who have unintended access to your personal information.

### How do they use the personal information they steal?

Identity thieves have been known to open new credit card, bank account, or even cell phone accounts using your name, date of birth, and Social Security Number, and then have the bill sent to a bogus address. Still other thieves may use your identity to gain employment or file for fraudulent health benefits. And the list goes on. When the bills aren't paid or the checks bounce, this negative information is usually reported on your credit file.

### How do I know if I am a victim of identity theft?

It's not always easy to know if you're a victim of identity theft. And in many instances, it can be years before people realize their identity has been stolen. An effective way to learn of identity theft sooner is to monitor your financial records, as well as your credit file and credit score information to make sure all this information is accurate.

### Does ID TheftSmart help prevent identity theft?

No identity theft program or service can guarantee you'll **never** be a victim of identity theft.

ID TheftSmart provides tips to help you reduce your chances of identity theft. ID TheftSmart provides a credit report, a credit score, and ongoing credit file monitoring to help you detect an identity theft earlier. Plus, ID TheftSmart provides licensed investigators to help you un-do the damage of an identity theft should it occur.

### What should I do if I think I am a victim of identity theft?

If you realize you are a victim of identity theft, contact ID TheftSmart immediately! You'll be assigned one licensed investigator for your entire case who will begin your identity restoration process—potentially saving you hundreds of hours of hassles and headaches. After your case is closed, ID TheftSmart will continue to monitor your credit file. As needed, you will receive alerts about five activities in your credit file commonly associated with identity theft.

### If my identity is stolen, do I have to pay extra for ID TheftSmart to help restore my name for me?

**NO.** All identity theft restoration services are automatically included as a benefit of this program AT NO EXTRA COST.

### How long can I keep my membership in ID TheftSmart?

You can keep your membership as long as you are a member in active, paid status. Membership is portable. Should your membership fee payroll deductions through your employer terminate, you can continue membership by making automatic payments via Visa or MasterCard, or by pre-authorized, automatic checking account deduction.

### How soon can my membership start?

**Your membership becomes active the day we receive your enrollment.** Just complete the online enrollment form found at [www.myidsecurity.com](http://www.myidsecurity.com). Payroll deductions begin the first of the month following your enrollment date.

### How do I enroll in ID TheftSmart?

Just complete enrollment form found at [www.farmersstate.com/PDF/IDTheftsmart\\_Enrollment.pdf](http://www.farmersstate.com/PDF/IDTheftsmart_Enrollment.pdf)