





INSURE YOUR IDENTITY

Although not typical, it's possible.

While your current homeowner's policy likely doesn't cover damages or losses from identify theft, there are ways to insure yourself from such. Some existing policies may provide add-on's, or you may purchase separate identify theft insurance policies. Sometimes identify theft protection programs actually include insurance, so if you currently have a monitoring system already, check to see if there is an insurance benefit included for costs incurred.

Some Identity Theft Insurance policies can help recovery of costs from lost wages, legal fees, or fees associated with identification replacement of driver's licenses and other forms of ID's. These alone can be costly, so having a solid insurance plan in place to help offset these fees can make the emotional struggle a little less painful.

Keep in mind that an identify theft insurance plan isn't foolproof in guaranteeing that you won't fall victim to identify theft, so it's imperative that you are proactive in monitoring all of your financial responsibilities so that, should something appear on your credit report or bank account, you are taking immediate steps to prevent further damage.

Some steps to take to stay ahead of the game include:

- Never sharing personal information online, especially if you are on a public wi-fi. Equally important, don't share personal information from unsolicited phone calls that purport to be your bank or a government entity. Oftentimes scammers spoof numbers so that they appear to be legitimate callers, but looks can be deceiving. If in doubt, hang up and call the entity directly.
- Use strong passwords that contain a combination of letters, numbers, and special characters. And never use the same password for all applications.
- Opt in for multi-factor authentication when setting up new accounts. This includes sending you an authorization code when logging in.
- Don't click on links within emails unless you know the sender directly and are expecting the email.

Remember, just as there are costs associated with recovering your identity, there are costs associated with identity theft policies. Start with your current carrier, but don't be afraid to shop around for other rates and benefits. Due Diligence starts with you!