

Nationwide Mutual Insurance Co.

On Your Side: The Most Inclusive ID Theft Insurance

Nationwide offers two comprehensive and competitively priced identity theft products that can meet the needs of existing policyholders and new customers. Both offerings notify you if your credit report changes and provide \$25,000 in insurance with no deductible to cover the expense of restoring your good name.

If you become a victim of identity theft, thanks to Nationwide's partnership with ID Theft Assist, an experienced ID theft expert begins work to recover and restore your identity and financial standing. Unlike the plans of other providers, the Nationwide Plan doesn't charge any additional fees or require that you purchase kits. Our products are competitively priced (the homeowner's endorsement is \$45 annually; the stand-alone policy is \$99 annually).

You can now purchase the most inclusive identity theft coverage in the marketplace from a Nationwide agent. It's just one more way to demonstrate that Nationwide is On Your Side.

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IDENTITY THEFT Are You Being Targeted?

Written by aimpublications LLC

Certain pundits say concerns about identity theft are overblown. So we can all relax, right?

Wrong. Here's why:

Your personal information could be in the hands of criminals right now, and neither you nor the company they stole it from has any idea. That's because all it takes for an identity thief to access most corporations' data is an easily acquired user name and password — and the likelihood of detection is near zero.

All three major credit reporting companies have delivered thousands of credit reports to identity theft criminals impersonating employees of legitimate enterprises. Often it takes corporations many months to figure out that they've been infiltrated by criminals and sensitive data has been stolen.

With all that information, ID thieves know whom to target. Most at risk are the well-to-do and those in urban and suburban households. Five percent of households earning more than \$75,000 per year have been victims of identity theft and fraud.

Misuse of your personal information could be going on right now and for years to come without your knowledge. That's because plenty of users of stolen identities — such as illegal immigrants, terrorists and drug dealers — keep a low profile, so you'll find out only when they trip up and you get in trouble in their place, sometimes years after the fact.

How lucky do you feel?

According to a report released a few months ago by the U.S. Department of Justice, identity theft is costing the country \$6.4 billion a year. Other studies indicate about nine million Americans are victimized annually, and for two-thirds of them, the theft costs money.

Carol Blaine, strategy director at the Property Product Office of Nationwide Insurance, offers some advice about protecting against identity theft and fraud:

- Shred all confidential information, including credit card and ATM receipts, as well as unsolicited credit card offers received in the mail.
- Memorize your social security number and secure your card at home — do not carry it in your wallet.
- Order your credit report at least once a year and promptly address inaccurate information or unfamiliar entries.
- Invest in a locking mailbox if you are not able to retrieve your mail promptly.
- At work, secure personal information, including administrative forms that include sensitive personal information.

An ID theft insurance policy can save you endless hassle, too, which is why more than 300,000 Nationwide and/or Allied Insurance ID Theft policies are currently in force. ■