

Five Steps to Protect Your Personal Information

Take Proactive Measures If You Believe You Are a Victim of Identity Theft

CHUBB



As the world is increasingly interconnected through cyberspace and bad actors become more sophisticated, it is important to take proactive measures to protect your identity.

These five steps can assist in safeguarding personal information if you believe you are a victim of identity theft:

- **Place an Initial Fraud Alert:** Place an initial fraud alert on your file with a leading credit bureau. The credit bureau you elect to contact must report the alert to the other bureaus. An initial fraud alert is free, and makes it more difficult to open new accounts in your name. An initial fraud alert lasts 90 days but can be renewed repeatedly. You will receive a letter from each credit bureau confirming the presence of the fraud alert.
- **Review Your Identity Portfolio:** Check your credit reports and all other documents that include your identity portfolio. You are entitled to one free credit report from each of the three credit bureaus annually. For additional information, visit annualcreditreport.com, the government-mandated source for free credit reports. Once you receive your credit reports, review them for any transactions or accounts that do not look familiar. Also, check your bank statements for unusual charges. Additionally, many financial institutions offer free credit scores and credit alerts even if you do not have an account or credit card with them. If you believe your personal health information was stolen, reach out to your medical providers and request copies of your medical records as well.

- **Report the Identity Theft to Authorities:** If your personal information has been stolen, file an Identity Theft Report and recovery plan with the FTC at IdentityTheft.gov. This report proves to businesses that your identity was stolen. You should also file a report with your local police.
- **Contact Companies Where Fraud Took Place:** Call the fraud departments of those businesses and tell them your identity was stolen. Also close/freeze any accounts you have with those establishments.
- **Change Your Passwords and PINs:** It is important to utilize strong, unique passwords and two-factor authentication where available. Do not use passwords and PINs that you have used in the past.

Already a Chubb Policyholder?

If you believe you are a victim of identity theft and you have coverage with Chubb's Personal Risk Services, which may include homeowner or automobile insurance, take advantage of the many complimentary identity theft resolution services available to you. This includes speaking with an experienced fraud specialist who can assist you in navigating the resolution process during this difficult time. To find out more, visit chubbidtheft.com.

Chubb's commercial cyber insurance policyholders can also access Dashlane Premium; this is a complimentary service available to all cyber policyholders¹. Dashlane assists an organization's employees in maintaining good password hygiene. This service not only helps the organization establish stronger cybersecurity measures, but also benefits employees by giving them better protection for their personal identity portfolio. For more information, visit go.dashlane.com/chubboffer.

Contact

To learn more about Chubb's cyber insurance solutions, contact your local underwriter or visit:

- Chubb Commercial Lines:
www.chubb.com/us/cyber
- Chubb Personal Risk Services:
www.chubbidtheft.com

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¹ Up to 500 employees of a Chubb commercial cyber insurance policyholder can access Dashlane Premium.