

## Farmers Insurance Cautions Students Heading Back to School to Protect Their Identities

PRNewswire

An annual American ritual is fast approaching; millions of parents are preparing to send their children to school. They'll be waving goodbye with tear-stained handkerchiefs as their tots take their first bus ride to school; they'll hand car keys to high schoolers; and they will display proud hugs at airports, train depots and bus stations as youngsters head to college.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20080605/LATH062>)

"Bags are packed, supplies are secured, but one thing that may not be properly considered at this time of year," cautions Jeff Dailey, Farmers President of Personal Lines, "is identity protection. Each year millions of identities are stolen and billions of dollars are lost. Students in particular, are vulnerable to having their identities stolen because of the hectic pace they face when they register for classes, buy books, sign up for dormitories and other essentials necessary to begin classes," Dailey added.

"Parents should make sure that their children attending school follow some simple rules to help protect their identity. Bank accounts in their child's name can be discovered when a child first goes for a driver's permit; or a child can be turned down when applying for college education loans or when opening a checking account," Dailey notes. "There are some precautionary steps that parents can take to protect their children and themselves."

- Teach your son or daughter about Identity Safety, as you would about personal safety.
- Make sure to use a Pre-Paid Credit Card when purchasing supplies, books, or registering at school.
- If going away with a computer, be sure to have anti-virus and firewall security installed. Plus, the Identity Theft Resource Center (ITRC), a national ID theft watchdog organization, warns parents and students to be on the look out for text messages claiming to be from your bank or other financial institutions. Banking institutions will never alert you to a problem with your account through a text message. Banks will either send you notification in the postal mail or will talk to you in person. If you receive a text message claiming to be from a financial institution do not respond and do not go to any websites they may direct you to for personal information.
- Have a way to safeguard personal information and laptop with a locking trunk or similar item
- Do not forward mail, use parents house for banking and finance statements
- Do not leave identity papers in your clothing that you hang up in your dorm, class or room. Make sure you empty your pockets and put any identification information in a safe place.
- Leave all credit cards in a safe, or somewhere you know will be safe.

"If students follow the precautions, they should not have any ID problems while in school," Dailey continued. "Since Identity Theft is the fastest growing crime in the world today, Farmers insurance has developed comprehensive identity theft coverage. Farmers Identity Shield not only helps you restore your identity after an identity fraud, but also provides protection for your children by alerting you when such activity begins. Those who have experienced its devastating effects know how hard it is to fix and how much time it takes," he added.

Dailey explained that Identity Shield includes a 24/7 advocate to guide and assist victims. An expert also is on call to answer any questions policyholders may have about children or adult identity theft. "There is much more, including assistance in replacing lost, stolen or damaged identification documents and prevention tips," Dailey said.

For more information on identity theft and how to prevent it, contact your local Farmers agent or visit <http://www.farmers.com/>

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