

the ADVISOR

A Publication for GuideOne Insurance Personal Lines Policyholders
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Protect Yourself Against Identity Theft

To learn more about protecting your home and reducing risk, visit the Personal Lines Consumer Information and Safety Tips section on www.guideone.com.

To report a claim, call the **GuideLine**[®] toll-free at **1-888-748-4326** anytime — 24 hours a day, 7 days a week.




To learn more about any of the features in **The Advisor**, contact your GuideOne agent, or call **1-888-218-8561** to locate an agent near you.

According to the Federal Trade Commission, as many as 10 million Americans have their identity stolen each year. Many people do not realize how easily criminals can obtain personal data without having to break into someone's home. For example, while out in public, criminals often watch potential victims from a nearby location. They listen as you give your credit card number over the phone or watch as you enter your PIN number during a debit card transaction. They even go through your garbage cans at home to obtain copies of checks, credit card and bank statements or other records that include your personal information.

With enough information, a criminal can take over an individual's identity and commit a wide variety of crimes. To prevent this from happening to you, the following checklist offers some tips to help you ensure your identity remains protected.

- Don't give out your personal information to others unless you have a reason to trust them.
- Adopt a "need to know" approach to your personal information. For example, your credit card company may need to know your mother's maiden name, so it can verify your identity when you call to inquire about your account. However, if a person from the credit card company calls you and asks for that information, do not give it to them. Instead, call the credit card company yourself using the number on the back of your card, not the number the person on the phone gives you, and contact them that way. If they are in fact trying to contact you, they will get you to the person you need to talk to.
- Do not carry extra credit cards, your Social Security card, birth certificate or passport in your wallet or purse except when needed. Store your purse or wallet in a safe place at work.
- When ordering new checks, pick them up at the bank. Don't have them mailed to your home. If you have a post office box, use that address on your checks rather than your home address so thieves will not know where you live.
- Don't include your Social Security number or phone number on your checks. The more personal data you routinely hand out to people, the easier it is for criminals to steal your identity.
- Keep a list or photocopy of all your credit cards, bank accounts and investments in a secure place so that you can quickly contact these companies in case your credit cards have been stolen or accounts are used fraudulently.
- If you are traveling, have your mail held at your local post office, or ask someone you trust to collect your mail while you are away.

For more tips on how to protect your identity, visit **GuideOne.com** and download the "How To Prevent Identity Theft" safety checklist. 





Protect Your Toys

You put a lot of time, effort and money into recreational activities such as boating and snowmobiling, so don't forget to insure them! GuideOne homeowner policyholders can get additional protection for trailers, boats, motors, golf carts and other equipment with an enhanced homeowners policy. Having fun is important, but being protected while you are doing it is even more so. Ask your GuideOne agent today how to add this valuable endorsement to your policy or visit www.guideone.com to find out more. 🌈

How to Avoid Purchasing Flood Damaged Vehicles

As thousands of Americans have seen, flooding can devastate homes, businesses and lives. In addition, there are a tremendous number of vehicles damaged in these floods that should be considered a total loss, but instead they are dried out and offered for sale. According to the Insurance Information Institute, many of these vehicles have been purchased by dishonest auto dealers and sold with their flood damage history illegally hidden.

The following are a few tips to help you avoid purchasing a water damaged vehicle:

- Check the trunk, glove compartment, dashboard and below the seats for water damage, such as silt, mud or rust on screws and other metal parts.
- Examine the upholstery and carpeting closely. If it doesn't match the interior or fits loosely, it may have been replaced. Discolored, faded or stained materials could indicate water damage as well.
- Turn the ignition key and make sure that accessory and warning lights and gauges come on and work properly. Make sure the airbag and ABS lights come on.
- Ask to see the title of the car. Check the date and place of transfer to see if the vehicle might have come from a state that

recently experienced flooding. The title will only indicate flood damage if the previous auto insurance company officially declared the car to have been a total loss.

- Ask to see a detailed vehicle history report, which can reveal many hidden problems from a vehicle's past, including flood titles, and will indicate if a vehicle has been registered in at-risk areas during flood and hurricane seasons. If the seller or dealer does not offer a report, use the 17-digit Vehicle Identification Number (VIN) available on the dashboard to check the car's history. Consumers can obtain a vehicle history report for a nominal fee from sources such as Carfax at www.carfax.com, or Auto Check at www.autocheck.com.
- Have a certified mechanic inspect the vehicle before purchasing it. The mechanic should test everything electrical, including the lights, instrument gauges, windshield wipers, turn signals, cigarette lighter, radio, heater and air conditioning.

For more information, visit the National Insurance Crime Bureau (NICB) Web site at www.nicb.org. 🌈

Source: National Insurance Crime Bureau (NICB) Web site at www.nicb.org



The GuideLine® – A Helpful Solution

Express Claim Reporting Service – 24 hours a day, 7 days a week

At GuideOne Insurance, we try to make the handling of your claim as trouble-free as possible. The GuideLine is an around-the-clock auto and homeowners claim reporting service available for our valued customers. Since accidents can occur at any time, you can report your claim to our toll-free

number, **1-888-748-4326**. You will be connected with helpful customer service representatives who will guide you through the loss reporting process. With the GuideLine, you won't have to wait until normal business hours to report your claim. Representatives are available to take the details of your claim 24 hours a day, 7 days a week. 🌈

