

DIRECT

From the President's Office

Identity Theft

Identity theft is a serious crime. When your personal information is compromised and used without your knowledge to commit fraud and other crimes, it can cost you time and money along with destroying your credit and ruining your good name. The Federal Trade Commission (FTC) estimates that as many as 9 million Americans have their identities stolen each year. These victims will spend hundreds of dollars and considerable time to prove fraud and restore a damaged credit rating. They may even be denied job opportunities and loans for housing, cars,

or education due to negative information on their credit reports.

We take our obligation to keep your personal information private very seriously. In this newsletter, you will find tips for protecting yourself against identity theft. We want you to know that several companies we represent offer coverage for costs associated with clearing up the results of this crime, such as time lost from work, legal fees, and phone calls. Please contact our office for more information.

James S. Denham, President

Faces in the Hall

Melissa Phillips joined Arthur Hall in 2006 as an Account Representative in our Personal Lines Department. A native of Lebanon County, Melissa recently moved to the Malvern area. She is an experienced agent and recently achieved her Certified Insurance Service Representative (CISR) designation.



Melissa Phillips

Renee Shafer also joined our agency in 2006 as an Account Representative. A graduate of West Chester University, Renee is also originally from Lebanon County. She lives in West Chester and is beginning work on her CISR designation. We welcome both Melissa and Renee and their professional commitment to service our clients' needs.



Renee Shafer

CONGRATULATIONS

To Elaine McDonald as she has achieved the Certified Insurance Service Representative (CISR) designation. She also recently obtained her license in the area of health insurance.

Protect Yourself From



Protection tips:

- Cross-shred financial documents and other sensitive materials before discarding
- Do not carry your social security card in your wallet and only give out your number if absolutely necessary
- Never click on links in unsolicited emails. Use up-to-date firewalls, anti-spyware, and anti-virus software to protect your home computer. Do not use obvious passwords like your birth date, mother's maiden name, or the last four digits of your social security number
- Keep your personal information in a secure place at home.

Limit your identity theft exposure by opting out:

- If you prefer not to receive pre-approved offers of credit, call 1-888-5 OPT OUT
- To remove your name from national direct mail lists, send your name and address to: DMA Mail Preference Service, PO Box 9008, Farmingdale, NY 11735-9008

- To limit telephone solicitations from national marketers, send your name, address, and telephone number to: DMA Telephone Preference Service, PO Box 9014, Farmingdale, NY 11735-9014

Routinely monitor your financial statements and your credit report.

If you suspect you are a victim of identity theft, follow these steps:

- Place a "Fraud Alert" on your credit report to one of the three national consumer reporting companies:
 - Equifax: 1-800-525-6285,
 - Experian: 1-888-397-3742,
 - TransUnion: 1-800-680-7289
- Close any accounts that have been tampered with or established fraudulently
- File a police report to help you with creditors who may want proof of the crime
- Report the theft to the Federal Trade Commission by phone: 1-877-ID-THEFT (438-4338) or online at www.ftc.gov/idtheft

610-696-2394

Operation Warm

This winter, I had the distinct pleasure of presenting a \$500 check to Kim Fortunato, President of Operation Warm. Arthur Hall Insurance matched our employees' contributions to present this donation at the group's office in Kennett Square.

Founded by Chadds Ford resident Richard Sanford, Operation Warm is a very worthwhile local charity that provides the one item most requested by schools and social service agencies – a new winter coat. The

organization works to enhance the self-esteem of disadvantaged children by providing new winter coats and promoting a positive self-image.

We are proud to support Operation Warm in their mission. To learn more about the organization or how you can help, contact Operation Warm at 610-925-5700 or on the web at www.operationwarm.org.

*James S. Denham,
President*



Small Contractors

If you need help completing your audit forms, give us a call. In most cases, it takes just a few minutes to help you answer your audit questions accurately. Calling can help avoid a lot of effort down the road when audit forms are not completed and returned.

PA Vehicle Code Requirement Update

When windshield wipers are in use due to weather conditions, headlights must be on during any time of day. This is to make your vehicle more visible to other drivers. The fine for failure to do this is \$25, after fees it could be \$100.

Arthur Hall Insurance Consultants

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- Mark D. Sammarone, CIC, CISR
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- Elaine S. McDonald, CISR
- Kayce C. Morris, CPCU
- Melissa M. Phillips, CISR
- Tracy S. Sammarone
- Renee L. Shafer
- Miranda L. Steinberg
- Matthew T. Ricciardi

HOT TIPS!

Don't forget to visit us at www.arthurhall.com

Getting a new car? Please call us before you pick up a new vehicle. If you have not received an ID card or an updated policy in the mail, then we do not know about your car. Dealers do not always notify our office of vehicle changes, even if they tell you they will do so.

If you own valuables such as **jewelry and fine arts**, you may want to consider scheduling these items on your homeowner policy. Homeowner policies have special limits for unscheduled valuable articles. Also, many policies do not include coverage for these items if they are lost or misplaced. Please contact our office to discuss benefits of scheduling your valuables.

Navigation systems and satellite radios are popular theft items. It is a good idea to place these devices, as well any personal property in your vehicle, in your glove compartment or trunk.

If you conduct a business from home, you may not have coverage from your homeowner policy, even if you carry general and professional liability. Please contact our office with any questions.

Committed to protecting you... and all you own.

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