

Insure Your Identity With Identity Theft Insurance

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Insurers have added coverage for identity theft to their offerings in addition to the traditional life, health, pet, travel, and automobile coverage. The yearly costs attributed to crimes involving identity theft are staggering. While services are available to help you keep track of your personal information, they come at a price and may not be worthwhile.

Citi Credit Monitoring Service may be of value, since it is available online, its web site is secure, and the firm guarantees your privacy will be protected. This site lets you review your credit accounts and files on a regular basis in a relatively inexpensive manner. Other companies offer coverage for identity theft and include software that helps to track identity theft activities and offers help if you become a victim of this crime. The software also provides your FICO and additional monitoring options.

If you become a victim of identity theft, you may also become a victim of the court system. While millions of people suffer from identity theft, few go to court to fight for the restoration of their identity. The court process can take a very long time, and since identity thieves generally establish credit and bank accounts in your name, you may be the one on the hook for prosecution from creditors and the courts.

Many people believe that victims of identity theft have done something to expose themselves to this crime and that, therefore, it is their own fault. This is not the case. Cases of identity theft increase every year, and millions of people are affected. Doctors, lawyers, politicians, judges, and other educated people often become the victims of identity theft. The criminals themselves are often highly educated, working in respected careers in order to gain access to information they can steal. The poor are often made scapegoats for the crime, while the real criminals go unpunished.

It can be to your advantage to obtain identity theft insurance. You never know who the thief might be or when a theft may arise. The insurance coverage usually costs just a few dollars per month. You may also purchase the identity-theft software for a one-time fee. IN some states, laws have been enacted to prohibit the publication of personal identifying information. However, with so much information online, the Internet is fertile ground for 'hackers' who gain access to databases containing personal data on millions of people. Therefore, you should take any and all precautions you can to protect yourself from identity theft.

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