

DO YOU HAVE CUSTOMERS AND/OR EMPLOYEES?

Regardless of your company's size, here's what you should know about **YOUR LIABILITY** for **IDENTITY THEFT!**

- Do you have **customers' personal information?**
- Do you have **employee records?**
- Do you have **vendor data?**

If any data regarding your customers, employees or vendors is stolen, lost, mishandled or misplaced, you may find yourself facing legal issues.

John Gardner, a leading authority on the identity theft crisis says, "The Federal Government can't catch the identity theft criminals, so they've decided to place the responsibility of the crime on you, the business owner, with the creation of FACTA (the Fair and Accurate Credit Transactions Act)."

Many people relate identity theft to just credit card theft. But in fact, identity theft actually involves these five different areas.

1. DEPARTMENT OF MOTOR VEHICLES - an identity thief could obtain a drivers license in your name and accumulate traffic tickets in your name.

2. SOCIAL SECURITY - an identity thief could use your Social Security number for employment purposes and you could get the tax bill.

3. MEDICAL INFORMATION BUREAU - an identity thief could use your personal information to obtain prescriptions or medical help which might reduce your available benefits.

4. CRIMINAL IDENTITY - an identity thief could use your information to escape fines or jail time.

5. FINANCIAL IDENTITY - an identity thief could use your information to obtain money, goods, or services leaving you with the bill.

On July 21, 2005, the Wall Street Journal published an article titled "Security Breaches of Customers' Data Trigger Lawsuits." The article reported that for the first time, the FTC has "invoked its authority to pursue unfair business practices involving lax computer security."

"The responsibility and liability to protect personal information is squarely on the shoulders of the business owner - regardless of how big or small an operation may be," says the vice chairman of a large regional bank. "We're also making the Identity Theft Shield product, which we consider to be the best on the market, available to our employees and our customers."



Let **PRE-PAID LEGAL** show you how to minimize your personal risk, your company's risk, and your employees' risk.

“The companies that have behaved most diligently will be in the best position to defend themselves.”

TOM HOLT JR.
Wall Street Journal, July 21, 2005

Diligent business owners may be able to reduce their risk by offering the PPL suite of products to their employees. This form has been developed by Pre-Paid Legal Services, Inc. to help business owners before their information is breached.

IF you have customer information you are at risk. Pre-Paid Legal offers a suite of products to protect you. Our small business plan may help your Company in the event of a security breach and offering the suite of products to your employees may reduce your risk. Pre-Paid has developed products and programs, including forms that you can use today.

“There is going to be a flood of lawsuits by both consumers and businesses.”

MARK RASCH
Wall Street Journal
July 21, 2005

Identity Theft Protection and Legal Services

As an employee of _____, located in _____, I acknowledge that a Pre-Paid Legal Services, Inc., independent sales associate made available to me the Identity Theft Shield and a Pre-Paid Legal Services, Inc. membership.

▪ **Identity Theft Shield:**

- Initial credit report and guide on how to read the report
- Continuous credit monitoring
- Identity restoration in the event of a theft

▪ **Pre-Paid Legal Services Plan:**

- Preventive legal services provided through a network of independent provider attorney law firms in each state and province
- Phone Consultation with Attorneys/Review of Documents/Phone Calls and Letters for any legal matter and issues regarding identity theft including concerns regarding my: 1) drivers license, 2) medical information, 3) social security number, 4) character/criminal identity, and 5) my credit identity and information
- A Will for me and my spouse
- Motor vehicle moving violation representation
- Trial defense
- IRS audit
- Legal Shield 24 hours a day, 7 days a week when arrested or detained
- Discounted rate for other legal services

I have seen and read the brochures listing the specific benefits, limitations and exclusions of these plans. The company made these benefits available to me at my expense.

___ I have decided to enroll in both plans.

___ I have decided to enroll in the legal plan only.

___ I have decided to enroll in the Identity Theft Shield only.

___ I have decided not to enroll in either plan.

Name: _____

Date: _____

Signature: _____

Witness: _____

Without any expense to you or your business this program can benefit you as a business owner. Call today. What's the downside?

