

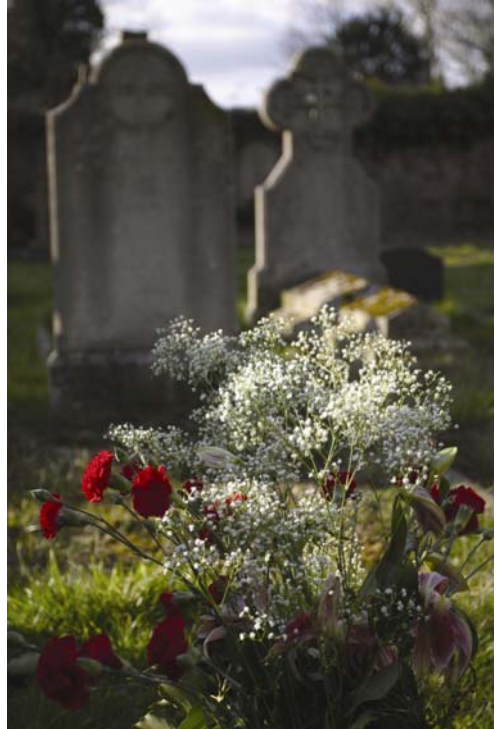
Protecting Deceased Relatives from ID Fraud

BACKGROUND

One striking example of the callousness of identity thieves is that they can and do commit fraud using the credit and personal identifying information of people who are deceased. The task of sorting through these situations and protecting the assets of the deceased individual may fall to a surviving spouse or to an executor.

HOW IT HAPPENS

Some thieves deliberately target the identities of the deceased. They know that credit accounts held by the deceased can remain open and active - sometimes for many years. They know that government agencies and national credit repositories can be slow in updating their death records - allowing room for a wide range of identity fraud. They know that the financial records of a deceased person are less likely to be checked on than the records of a living person.



Thieves who target identities of the deceased have been known to glean information from the following:

- * Obituaries
- * Stolen death certificates
- * Genealogical websites

A BAD TIME



While there is never a good time for identity fraud, one of the worst times is when you are grieving the death of someone you love. Still, it is important to respond promptly and aggressively to fraud involving the deceased person's identity. This will protect the records of that person and the interests of that person's beneficiaries.

Protecting the identity records of a deceased person is not an easy process. You will need to provide legal documentation of your right to represent the interests of that person. You may want to look into hiring a professional restoration service or legal assistance.

INTRA-FAMILY CASES

One type of deceased identity fraud that is especially troubling for all concerned is fraud by someone known to the deceased - an ex-spouse, perhaps, or family member or business associate. These people have access to the person's personal information because of this relationship.

Identity fraud committed by a person known to the victim raises some additional issues. Please see the flyer titled "Protect Yourself from ID Fraud from Family, Friends and Co-Workers".

LOSS PREVENTION



If you have any reason to believe the identity of a deceased loved one is being misused, please contact the ID Recovery Help Line at 1-800-414-9792.

When a loved one dies, there are several steps you can take to reduce the chances of identity fraud. As a first step, you should request 10-15 copies of the death certificate. This is a necessary document for some of the notifications listed below. Then notify the following:

- * The providers of all bank, credit and investment accounts held by the deceased.
- * The providers on any mortgages or loans owed by the deceased.
- * The three national credit repositories - Equifax, Experian and TransUnion.
- * The Social Security Administration.
- * Companies providing all forms of insurance held by the deceased.
- * The Department of Motor Vehicles (if the deceased had a valid license).
- * Immigration Services (if the deceased was an immigrant in their system).
- * The employer of the deceased.
- * Professional associations and membership programs as applicable.



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