

## Have you remembered to...

- Register for your Experian credit reports? See page 6.
- Register your valuable documents? See page 8.
- Keep up to date with all the warning signs and prevention tips at [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)



## Want even more cover?

Take advantage of CPP Identity Protection Alert, the insurance that covers you for up to £50,000 for the expenses of restoring your credit should someone steal your identity. Includes £200 additional cover to replace your lost or stolen passport and/or driving licence.

You'll also receive credit alerts — we'll watch your credit status for you and if we see any changes, we'll alert you weekly by email or monthly by post. This great value cover is £59.99 a year or £4.99 a month by Direct Debit. To upgrade, call us on 0845 125 7808.

Questions? Call our Confidential Advice Line

# 0845 121 5080

Lines are open 8am – 8pm, 7 days a week.

Or visit [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)

CPP Identity Protection is arranged by Card Protection Plan Limited and underwritten by Homecare Insurance Limited. Both are members of CPP group of companies and are both authorised and regulated by the Financial Services Authority.



## No worries. You're covered.

## Welcome to another year of cover

Remind yourself of your policy's benefits. Please read this booklet now.



### What you need to do now

Are you getting the most from your policy?	3
A reminder of your benefits	4

### Your next steps

Have you registered for your credit reports?	6
Extra protection: Register your valuable documents	8

### Fraud resolution services

If your identity is stolen	10
Before you claim	11

## Are you getting the most from your policy?

If you haven't already done so, we'd like you to take a few steps to make sure that your protection is everything it should be:

### Register for your credit reports

The quicker you register, the sooner you can monitor your credit report for any significant changes. For more details, see page 6.

After you've read this booklet thoroughly, please keep it in a safe place for easy reference. If we can be of any service, don't hesitate to contact us.

Thank you for choosing to renew CPP Identity Protection.

### Register your valuable documents

This gives us a secure record of them for you, in case of loss or theft. Turn to page 8 for why you should do this.

"The advice I received was invaluable in allowing me to sort out the situation with minimal stress."

### Michael Lynch

Identity theft victim helped by CPP Identity Protection.

Questions? Call our Confidential Advice Line on

# 0845 121 5080

Lines are open 8am – 8pm, 7 days a week.

Or visit [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)



## A reminder of your benefits

By renewing CPP Identity Protection, you have the help to make clearing your name simple. But CPP Identity Protection is also about minimising your risks of becoming a victim in the first place.

Here's a quick summary of your benefits:

### **£35,000 insurance cover**

We'll cover you for up to £35,000 for the expenses of restoring your credit status. (Typically, those expenses can include legal fees, lost wages, rejected loan fees, postage and telephone calls.)

### **Your own personal identity theft expert**

Ease the emotional stress of identity theft with professional guidance and support.

### **Access to your credit report, online or offline**

Check your Experian credit report online as often as you wish or, receive four paper-based Experian credit reports over the next 12 months.

### **Valuable document registration**

Register the details of your valuable documents with us (such as passport and driving licence) so that you'll always have a safe and secure record of them in times of need.

### **Protective registration**

If you're at risk of identity theft (for example, if someone steals a piece of your personal information), we'll place a protective registration warning with CIFAS, so that extra precautions are made before credit is granted in your name.

CIFAS, the UK's Fraud Prevention Service, is a not-for-profit association used by the majority of the UK's financial services companies to prevent fraud.

### **Confidential Advice Line**

The professional guidance and support you need, whether you're a victim of identity theft or you're worried that you might become one.

### **Members-only website**

Visit our exclusive site for more information on identity theft at **[www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)**. (For your convenience, we've reminded you of your password in your renewal letter.)

Questions? Call our Confidential Advice Line on

**0845 121 5080**

Lines are open 8am – 8pm, 7 days a week.

Or visit [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)

## Have you registered for your credit reports?

33% of identity theft victims uncovered the fraud when they viewed their credit report<sup>1</sup>. So the more familiar you are with your credit report, the more control you have over your finances. If you haven't yet registered for your Experian credit reports, please do so as soon as possible.

### Why so urgent?

Just a few of the things your credit report reflects:

- Your credit history, both current and past accounts.
- You can even see a record of when your credit has been checked and by whom.

When you spot accounts you don't recognise, you can take immediate steps to stop fraud from escalating or even better, from happening at all.

For example, let's say you regularly check your credit report.

1. You recognise every account as your own, which reassures you that everything is okay.
2. The next time you look at your report, if you see that a lender has checked your credit status, this means that credit has been applied for in your name.
3. You know that you're not responsible for this new application.
4. You call the Confidential Advice Line, and we tell you what steps to take. (We'll ensure that extra security checks are made before credit is granted in your name.)
5. Your credit status is safe.

If you don't make regular credit report checks, then an identity thief can commit fraud for a longer period - on average, for 18 months<sup>2</sup> - making the process of clearing your name more time consuming than it has to be.

### Online or paper-based Experian credit reports?

It's up to you. You can either:

- Access your Experian credit report live, online at anytime.
- Or, choose to receive a paper-based report up to four times in one year.

### Your paper-based Experian credit report

When you're ready to receive your credit reports by post, call our Confidential Advice Line on the number below.

### How to access your Experian credit report online

For unlimited online access to your Experian credit report:

1. Go to [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)
2. Log on to the members' area using your password. If you can't remember what this is, we've reminded you on your renewal letter.
3. Select 'Get your credit report' from the menu to access the Experian service.

<sup>1</sup> Experian 2006

<sup>2</sup> webmoney.co.uk

Register now. It's easy – just call

# 0845 121 5080

Lines are open 8am – 8pm, 7 days a week.

Or visit [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)



## Extra Protection: Register your valuable documents

Register your personal documents, such as your passport and driving licence with us in case any are lost or stolen. This gives us a safe and secure record of your details and can save you headaches later on.

### What if?

Let's say your home is broken into and your passport and other valuable documents are stolen. If you haven't registered your documents, you're leaving yourself wide open to criminal activity.

- A criminal can tamper with your passport and/or driving licence in order to travel freely and commit crimes in your name, making you vulnerable to arrest and prosecution.
- Your documents can be used to open accounts and obtain loans in your name.

If your passport and/or driving licence are stolen, call the police immediately so they have a record of the crime. This will also help during the process of clearing your name if identity theft occurs as a result.

### You're entitled to this protection – use it

Whether your documents are lost or stolen, we'll:

- Register a protective fraud warning with CIFAS, the UK's Fraud Prevention Service. This means that lenders will take extra security checks before granting credit in your name.
- Provide you with your document details so that you can quickly and easily replace them, even if you're abroad.

### Note:

To take advantage of the protective fraud warning benefit, you must first register your documents.

Please do so now if you haven't already.

Below are a few examples of the valuable documents that we recommend you register:

### Personal Information

- National Insurance number
- Details of your current accounts
- Bank account numbers
- Mobile phone account number
- Investment account details, such as ISAs
- Credit cards
- Cash or debit cards

### Personal Documents

- Passport
- Driving licence
- Share certificates
- Premium bonds

### Insurance Details

- House and contents
- Life
- Health
- Car
- Travel

To register your valuable documents call

# 0845 121 5080

Lines are open 8am – 8pm, 7 days a week.

Or visit [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)





## If your identity is stolen

Don't panic. We're here to reassure you with professional guidance and help you resolve the problem as quickly as possible. The first thing to remember is that your insurance policy will cover you for up to £35,000 for expenses incurred during the process of clearing your name.

### Next steps:

- Call us on **0845 121 5080** as soon as possible. Lines are open 8am – 8pm, 7 days a week.
- Once we've confirmed that your identity has been stolen, your personal identity theft expert, will create an action plan that addresses your specific situation.
- Read 'Before you claim' section on the page opposite.

Be assured that your identity theft expert will be highly trained and security checked. He or she will help you deal with the relevant companies.

Remember, we're here to offer the support and help you need to restore your good name.

## Before you claim

Your policy provides up to £35,000 to cover the expenses of clearing your name and avoiding liability for debts.

### These costs might include:

- Rejected loan application fees and lost wages
- Legal fees for defending criminal charges associated with identity theft
- Telephone calls
- Postage

### What not to do

Do not engage any legal services before you've spoken with your identity theft expert. He or she will provide you with an action plan that includes a log for you to keep an accurate record of every step you undertake.

### What to do

Keep copies of letters and details of all transactions. Be precise with your log. If you make a phone call, record:

- The date, time and duration of the call
- The name of the person you spoke to

Retain all records of your expenses such as:

- Phone charges
- Receipts
- Postage

You'll need these records when you're ready to send your claim to CPP Identity Protection. (Further details of your cover are shown in your policy terms and conditions.)

Please feel free to contact your identity theft expert with any questions.

Questions? Call our Confidential Advice Line on

# 0845 121 5080

Lines are open 8am – 8pm, 7 days a week.

Or visit [www.protectmyidentity.co.uk](http://www.protectmyidentity.co.uk)