

Title:

Identity Theft is there hope for victims?

Word Count:

322

Summary:

are you safe from identity theft

Keywords:

id theft, identity fraud, id fraud, identity theft

Article Body:

One of the lesser known Id theft sources comes from none other than your credit card company or some other source of a data leak and to make matters worse Visa fine processing companies for breaches of security instead of helping the affected company increase their security. most of the larger companies are indeed secure however a security breach can happen to even the most secure of companies you can never be completely safe from Identity theft, and you certainly don't want your good credit at risk. There are a truly amazing number of data breeches every year, from a wide variety of sources, here are some examples taken from The Identity Theft Resource Center (a non profit organization) sponsored by a grant given by the U.S. Department of justice via the Office for the Victims of Crimes, they do not publish any information that is not verified.

Here are some statistics from 2007 thru 11/28/2007

Banking/Credit/Financial total number of files exposed	9,303,617
Business such as retailers	57,950,790
Education	1,180,875
Government/Military	7,763,519
Medical/Healthcare	3,635,136
Total number of records exposed	79,473,937

You have certainly heard of all of the companies that promise or even guarantee

to protect your identity they generally come with varying amounts of insurance from \$10,000.00 to a cool million if your identity is stolen, They will pay a million if you can prove to their satisfaction that you suffered a million or more in losses as a result of the Id theft but beware some major companies limit their liability to expenses incurred legally or thru other services THEY deem as necessary due to the failure or defectiveness of their service, in any case they will generally only pay for legal costs or other fees associated with the failure of their service, the cost of these programs varies depending largely the amount of insurance, so if you decide to use one of them to aid in protecting your identity inspect the guarantee carefully.