



# THE SELTZER STUDIES

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## Can My Child Be a Victim of Identity Theft?

**W**ith the rise in cyber attacks during the COVID pandemic, businesses and individuals alike have succumbed to online crimes. While some managed to escape the criminals unscathed, there is an unlikely target that is often overlooked: children. They may not be of legal age, but the increase in fraudulent attacks should have you wondering: *“Can my child be a victim of identity theft?”*

### What is child identity theft?

Child identity theft occurs when someone uses private identifiable information of a child to commit fraud.

In most cases, the information used in this crime is the nine-digit code which often uniquely identifies us shortly after birth – our Social Security number. According to the [Federal Trade Commission](#), thieves typically use this identifying number to apply for government benefits, open bank or credit card accounts, apply for a loan or utility service, or to rent a place to live.

### What are the warning signs?

There are several signs your child is the victim of identity theft; some of the most common include:

- Receiving “pre-approval” or “pre-qualified” ads for loans or credit cards in the mail addressed to your child
- Getting collection calls or letters indicating your child has a bill or loan that is past-due
- Being denied for government benefits because they are already being paid to someone else
- Denial to open a checking or savings account in your child’s name due to bad consumer reports or background check
- Receiving a notice from the IRS regarding unpaid taxes or indicating the use of your child’s Social Security number on someone else’s taxes

### How can you protect your child’s identity?

The best way to avoid falling victim to identity theft is to prevent it from ever happening. (Despite the tech-savviness of the modern



child, they are not equipped to defend themselves from cyber criminals. Rather, there are some preventive measures their parents or guardians can take to keep their credit report clean until adulthood:

- Do not share your child’s social security number with anyone, unless mandated. Even in instances where they may ask for a copy of their social security card (school, doctor, etc.), ask if you can use another personally identifiable form of information instead
- If you must share your child’s social security number with an entity such as their school or doctor, ask what the protocol is to safeguard this information
- For all private documentation with relation to your child, keep it stored in a secure place in your house, such as a safe or lockbox
- Be mindful of anyone who has access to all areas of your

*continued on page 2*

household to make sure they are not a risk to confiscate and use your child's personally identifiable information

- Check to see if your child has an established credit report
- Shred any sensitive documents
- Utilize virus protection on electronic devices where you may have private information stored
- Contact one of our trusted agents to have your current policies reviewed to see if you and your family are covered if you fall victim to identity theft

### What to do if your child falls victim to identity theft?

If you are concerned that your child's information has been confiscated and/or used for unlawful purposes, the first thing you should do is check to see if they have a credit report. You can

do this by:

- Contacting Experian, Equifax, and TransUnion – the three major credit reporting agencies
- Requesting a manual search of your child's file that will search for both your child's name and Social Security number, along with just the Social Security number

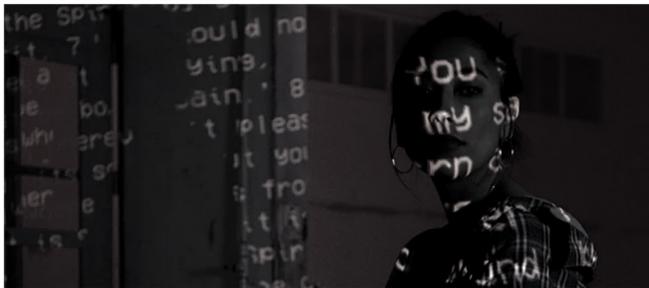
### If the investigation confirms your suspicion, here's what you can do to repair the damages:

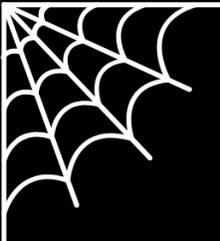
- Place a freeze on your child's credit report
- Request a copy of your child's credit report and review them
- Contact businesses and organizations where your child's information was used and request closure of the fraudulent accounts and for them to flag the account for identity theft

- Report fraud to the Federal Trade Commission by phone (1-877-382-4357) or [online](#)

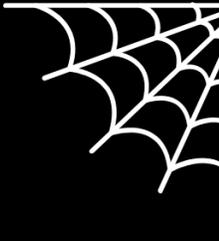
Identity theft and cybercrime are all around us. Attacks on innocent victims occur every day. Everyone is at risk of falling victim, but especially those who cannot monitor their documents. Prevention is protection when it comes to cybercrime. You can learn more about steps you can take to boost your home security against cybercriminals in our blog post, [How to Stay Safe From Cyber Attacks When Working and Learning From Home](#).

If you're interested in discussing your risk and what options are available to protect you and your loved ones, contact one of our trusted agents today by phone 888-366-1000 or by [submitting an online inquiry](#).





# HALLOWEEN SAFETY TIPS:



## FOR YOUNG CHILDREN TRICK OR TREATING:

- Wear costumes that are reflective and bright
- Make sure shoes fit well to avoid tripping and/or falling
- Avoid sharp objects, long swords, canes, or sticks as a costume accessory
- Avoid decorative contact lenses
- Accompany young children on their trick-or-treat route
- Only go to homes with a porch light on
- Review with children how to call 9-1-1
- Educate the importance of never entering a car or home for a treat

## FOR ADULTS HANDING OUT CANDY:

- Consider using flashlights, glowsticks, or battery-operated candles to light pumpkins
- Do not allow small children to carve pumpkins
- Remove tripping hazards to keep your home safe for trick-or-treaters
- Make sure there is adequate lighting for children to see where they are walking
- Sweep wet leaves from sidewalks and steps
- Properly restrain pets so they do not jump on or potentially injure a trick-or-treater

# GET ON THE LIST!

With our ongoing initiatives to increase our communication efforts, we invite you to share your e-mail address with us so that we can keep you informed of agency news, cost-savings tips, heightened risk alerts, and more!

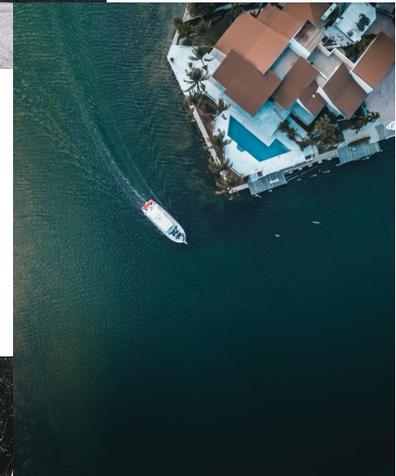
Call or email us today to get it on file and stay up to date:  
888-366-1000 or [services@seltzergrp.com](mailto:services@seltzergrp.com)

## Who Needs an Umbrella Insurance Policy?

An umbrella insurance policy is extra liability insurance coverage that goes beyond the limits of the insured's homeowners, auto, or watercraft insurance. It provides an additional layer of security to those who are at risk of being sued for damages to other people's property or injuries caused to others in an accident. It also protects against libel, vandalism, slander, and invasion of privacy.

Who needs an umbrella policy? According to [rate.com](http://rate.com), you may want to consider one if:

- You have substantial assets.**
- You own a house.**
- You have a teenager driver.**
- You have a swimming pool or a boat.**
- You are a landlord.**
- You volunteer.**
- You are in a commuter carpool or shuttle other people's children.**
- You have any sort of dangerous pet.**
- You are sued for pain and suffering.**



## 5 CONVENIENT LOCATIONS

### EMMAUS

1328 Chestnut Street  
Emmaus, PA 18049

### ORWIGSBURG

610 Rt. 61 S., P.O. Box 219  
Orwigsburg, PA 17961

### READING

2447 Perkiomen Avenue  
Reading, PA 19606

### MYERSTOWN

3 East Lincoln Avenue  
Myerstown, PA 17067

### POTTSVILLE

894 Gordon Nagle Trail  
Pottsville, PA 17901

**Phone:** 888-366-1000

**Fax:** 888-512-3484