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Jane Engle: **Travel Insider**

### **With identity theft on the rise, protect yourself on the road**

■ The fastest-growing consumer crime in America poses a special threat to anyone who's away from home.

For Claudia Lezell, the never-ending nightmare began more than two years ago when she filled out a credit card application, shoved it in an envelope and, in a momentary lapse, left it in her Portsmouth, Va., hotel room.

"I was in a hurry to get to the airport," explains Lezell, a self-employed Houston flooring inspector who was attending a business conference. A month later, an avalanche of calls from credit card companies began. Someone was charging on her card in Portsmouth and trying to open new accounts in her name.

Lezell quit work for six weeks, hired private investigators, took legal action — and still hasn't straightened out the identity theft, which she traced to a hotel maid.

"She opened that envelope and stole my life," Lezell says.

Identity theft doesn't take vacations. Leaving home, in fact, poses special risks of being victimized by the fastest-growing consumer crime in America. As travelers, we may get distracted and disoriented, let mail pile up back home, use our credit and debit cards more often and lose our wallets to pickpockets.

In the tourist magnet of Las Vegas, reports of identity theft cases have doubled, from about 25 to 50 per week, in the last year, says Lt. Steve Franks, section chief for the financial crimes section of the Las Vegas Metropolitan Police Department.

Overall, more than one in eight American adults has experienced identity theft in the last five years, a new Federal Trade Commission survey shows. It ranges from credit card misuse to hijacking entire identities to rent apartments, obtain medical care and commit other fraud.

You can take steps to reduce your chances of being victimized while traveling, experts say. Among them:

- Deal with the mail: About half of identity theft victims don't know how the crime happened, the FTC survey found. But of those who do, a fourth blame stolen mail or a lost or stolen wallet or purse.

Linda Foley, co-executive director of the Identity Theft Resource Center, a nonprofit information clearinghouse for victims in San Diego, recommends filing a vacation stop order with the post office. This isn't foolproof, I've found. More than once, I've sent in a stop order, then returned home to piles of mail.

You can also ask neighbors to pick up your mail "if you trust them," Foley says. Sound paranoid? Foley tells of a Texas client whose "helpful" neighbor stole her identity while minding her vacation mail.

If you have a roomy mailbox with a lock and you won't be gone too long, your mail might be safe — or not. A major identity theft ring, whose members were indicted this month in San Diego, was accused of breaking into locked mailboxes, Foley says.

If you have a house- or pet-sitter, it's a good idea to lock up any documents imprinted with your Social Security, credit card or other identifying numbers.

- Carry few credit or ID cards: If it's not in your wallet, it can't be stolen.

In one Las Vegas case, Lt. Franks says, a visiting doctor locked \$23,000 in cash and 19 credit cards in his gym locker. Thieves broke in, passed over the cash and took just one credit card — which they later used to extract \$60,000 from ATMs. "He didn't even know it was missing," Franks says of the 19th card.

Limit yourself to one or two credit cards, a debit card and maybe a few personal checks on a trip, Franks suggests. Don't carry a checkbook. If you have cash advance capability on your credit card and never use it, consider canceling that feature to thwart thieves, he adds.

Don't take your Social Security card on trips; its number is the key to identity theft. Don't take your medical insurance card either. It may contain Social Security or other identifying numbers. Instead, have the insurer fax the card to you if you need it, Franks says.

If this advice seems risky — what if you enter the emergency room after business hours? — consider this: After her purse was stolen while she shopped in Vegas, a single mother of three got a call from her insurer canceling her coverage because she had a preexisting condition, AIDS, Franks says. The woman didn't have AIDS, but the thief, who used her card to get care at an emergency room, apparently did.

- Stay alert: "Protect your information as if it were a newborn," Foley says. In other words: Don't let it out of your sight.

Carry-on bags stuffed in an overhead bin or under your seat can be rifled if you leave your seat to go to the washroom; be careful what you put in them. Foley likes fanny packs, with the purse turned to the front, secured with Velcro (because it's noisy when it opens), with your hands on top.

Insist on having your credit card processed in front of you. Two years ago, an international ring scammed thousands of credit cards from a single Vegas restaurant with the help of a bus person, who carried what looked like a pager but was actually a device that skimmed numbers off cards, Franks says.

Shred receipts, which may also show these numbers. When using ATMs, cover the keypad as you enter your pin number. Don't give out personal information when talking on cell phones in public places or using public phones, especially at airports, favorite haunts of identity thieves.

If you carry a personal digital assistant, make sure it's password-protected to freeze functions. "People put their entire lives into their Palm Pilots," Foley says. "Thieves open it up, push a few buttons and it's all there."

After her life-changing experience, Lezell has added this precaution: "When I travel, I won't let maids in my room." It annoys her family, she says, but it makes her feel more secure.

For more information:

- Identity Theft Resource Center, <http://www.idtheftcenter.org> .
- Federal Trade Commission, <http://www.ftc.gov> . (Click on "For Consumers," then choose "Identity Theft.")
- U.S. Department of Justice, <http://www.usdoj.gov/criminal/fraud/idtheft.html> .

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