**Tip of the Month**

*To Buy or Not To Buy: Identity Theft Spawns New Products and Services To Help Minimize Risk*

Recent headlines about data breaches and losses of personal information have prompted many companies to advertise products or services to help consumers prevent or minimize their risk of identity theft.

The Federal Trade Commission (FTC), the nation’s consumer protection agency, says before you pay for an identity theft prevention product or service; make sure you understand exactly what you’re paying for. Many people find value and convenience in paying an outside party to help them exercise their rights and protect their information. At the same time, some rights and protections you have under federal or state laws can help you protect your identity and recover from identity theft at no cost. Knowing and understanding your rights can help you determine whether — or which — commercial products or services may be appropriate for you.

**Identity Theft Protection Products and Services for Sale**

Identity theft protection companies offer a range of products and services for sale. Some allow you to “lock,” “flag,” or “freeze” your credit reports. Often, the companies advertising these services simply are offering to place a fraud alert or credit freeze on your report. These services also may renew or update your alerts or freezes automatically, as long as you continue to pay. Under the law, initial fraud alerts and renewals are available for free if you have reason to believe you have been — or are about to be — a victim of identity theft.

Some companies, including consumer reporting companies, offer subscriptions to credit monitoring services. These services track your credit report, and generally send you an email alert reflecting recent activity, such as an inquiry or new account. Typically, the more frequent or more detailed the report, the more expensive the service.

Some companies offer services to help you rebuild your identity in the event of identity theft. Typically, these services operate by obtaining a limited power of attorney from you, which enables the company to act on your behalf when dealing with consumer reporting companies, creditors, or other information sources.

Many companies may offer additional services, including removing your name from mailing lists or pre-screened offers of credit or insurance, representing your legal interests, “guaranteeing” reimbursement in the event you experience a loss due to identity theft, or helping you track down whether your personal information has been exposed online. Before you agree to pay for any of these services, read the fine print. You can get some of them yourself at no cost: for example, if you decide you don’t want to receive pre-screened offers of credit and insurance, you can opt out for five years or permanently by calling toll-free 1-888-5-OPTOUT (1-888-567-8688) or visiting www.optoutprescreen.com.

The FTC has a library of resources to help victims of identity theft report the crime and take steps to recover their identity. Visit www.ftc.gov/idtheft.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, How to File a Complaint, at ftc.gov/video to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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Thefts

04/01 UM Hospital
Visitor reported that a Samsung cell phone left in a restroom in the Seminar Center was missing.

04/01 UM Hospital Parking Garage
Physician reported that a bottle of ice tea and water along with two light bulbs and a book were missing from a paper bag left on the back seat of their vehicle when returned by the valet.

04/05 UM Hospital Employee Parking Lot (Winn Dixie)
Employee reported that a GPS device and five CD’s were missing from the center console of her vehicle. There were no signs of forced entry. Items valued at $250.00.

04/03 UM Hospital
Patient in a 6th floor room reported that their wallet placed in their pillowcase for safe keeping was missing. Wallet contained ID, credit cards and $200.00 cash.

04/07 Rosenstiel Medical Science Building
Employee reported that 2 video cards were missing from two computers in an unsecured 2nd floor computer lab. Items valued at $100.00.

04/13 Professional Arts Center
Physician reported leaving his iPhone on a desk in an unsecured 6th floor office. When he returned moments later the phone was gone. Item valued at $400.00.

04/13 UM Hospital
A male grabbed several T-shirts from the 2nd floor gift shop and fled out the entrance. A parking employee spotted the male running toward the Metrorail Station. The employee was able to pull the T-shirts out of the male’s hands who continuing running north on 12th Avenue.

04/14 Rosenstiel Medical Science Building
Employee reported that a large cooler was missing from an unsecured 8th floor break room. Item valued at $150.00. Security investigator determined it was mistaken for coolers used for shipping and taken away by UPS. (Solved)

04/14 Bascom Palmer Eye Institute
Nursing staff reported that an oxygen tank from inside a crash cart on the 6th floor was missing. Item valued at $300.00.

04/15 Sylvester Cancer Center Deerfield Beach
Employee left an iPad in an unsecured desk drawer in a 2nd floor office overnight. The iPad was gone when she returned. Item valued at $500.00.
04/19  **Jackson Hospital North Wing**
Physician reported leaving her purse under a desk in an unsecured 1st floor office. Upon returning it was discovered that credit cards, driver license and $275 in cash was missing from the purse.

04/20  **Bascom Palmer Eye Institute**
Supervisor reported that two ornamental plants left on the loading dock were missing. Items valued at $150.00. Security investigator determined a contractor’s employee took the plants. The individual was contacted and advised he was given permission to take the items. The plants were returned. (Solved)

04/20  **UM Hospital and Clinics**
Employee reported that two staplers, Post-It notes, pens, toothpaste and two pairs of scissors were taken from a 2nd floor office.

04/23  **UM Hospital**
Patient in a 6th floor room reported that his Motorola cell phone was missing.

04/25  **Clinical Research Building**
Manager discovered that a new white board was missing from a 14th floor media room when it was to be installed. The security investigator located the item in another room on the floor. (Solved)

04/25  **Bascom Palmer Eye Institute**
Lions Eye Bank employee reported that a wallet was missing from a purse left in a cabinet above a desk in an unsecured 3rd floor office. Wallet contained ATM card and $25.00 cash.

04/27  **UM Hospital**
Physician left his iPhone on a window ledge in a 3rd floor operation room. The item was gone when the physician went to retrieve it. Item valued at $600.00.

04/29  **UM Hospital**
Patient’s relative reported that the patient’s cell phone was discovered missing after their stay in a 12th floor room on 04/24.

**Assault**

04/06  **UM Hospital**
A patient in a 7th floor room alleged she was struck by a friend and overnight visitor causing a minor contusion to her arm.

**Burglary**

None
Vehicle Incidents

04/04 UM Hospital and Clinics Valet
A pickup truck pulling out of a parking space in the valet area struck a visitor’s parked vehicle. The truck left the area without stopping.

04/04 Park Plaza West
Employee driving on the roadway on the west side of the building ran over an exposed iron rod causing a flat tire.

04/04 UM Hospital West Building Parking Lot
Visitor’s vehicle was struck by a delivery truck causing minor damage to the rear bumper.

04/05 UM Hospital and Clinics Valet
A valet employee backing out of a parking space struck a visitor’s vehicle exiting the lot. There was minor damage and no injuries.

04/07 Kendall Medical Center
Visitor struck a sign post while parking causing minor damage.

04/18 14th Street Surface Parking Lot
Unicco employee reported that the rear window of their car broke out when they started the vehicle.

04/19 Park Plaza West
Employee discovered the windshield of their vehicle was broken while parked on the 4th level.

04/21 Clinical Research Building
An employee and a student were involved in a minor accident on NW 14th Street in front of the building. There was minor damage and no injuries.

04/22 Viciana Building
Contractor left their vehicle in the parking lot and when they returned discovered damage to the hood and left rear door.

04/27 UM Hospital Parking Garage
Employee struck a parked vehicle while backing causing minor damage.

04/29 15th Street Garage
Student travelling down from the 5th floor struck an employee’s vehicle on the 4th floor causing minor damage. There were no injuries.

Trespassers

04/10 14th Street Garage
Security observed a suspicious male on foot inside the building. The male was contacted and determined to be a juvenile with no reason for being in the garage. The male was escorted out of the area.

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04/13 Bascom Palmer Eye Institute
Security observed a suspicious male enter the building and loiter in the lobby. It was determined the male was not a patient and escorted out of the building.

04/19 Park Plaza East
Employee reported that a female was sleeping near the entrance of a ground floor office. Security contacted the female and escorted her away from the building.

04/20 Park Plaza East
Security notified of a male sleeping on the south side of the building. The male was escorted away from the building.

04/25 Dominion Garage
Security alerted to a male sleeping in from of a ground floor office suite. The male was contacted and escorted off the property.

04/26 Dominion Garage
Security observed a suspicious male annoying customers at the bank branch on the north side of the building. The male was contacted and escorted away from the building.

04/27 TSL Research Library
Researcher reported that a male used the tele-entry phone in an attempt to gain entry to the building.

**Escorts**

University of Miami Security Officers provided escorts to any place on campus, including Metrorail. We encourage you to use this service when walking alone and particularly after hours. Security Officers will meet you at your work location and escort you safely to your vehicle, Metrorail, or any other building on campus. Call 243-SAFE (7233) to request an escort. You may be able to reduce your waiting time if you call a few minutes before you are ready to leave.

During April, security officers provided 110 escorts with an average waiting time of 3:30 minutes.

**General Information**

**FREE SECURITY SURVEYS or CRIME PREVENTION SEMINARS**
Conducted on an individual or group basis. To make an appointment or to request information, call Lee Michaud, Crime Prevention & Training Manager at 243-5084.

**CRIME TIP HOTLINE (243-6280)**
Caller can remain anonymous. All information kept confidential. Ask for Craig Hopkins, Investigator at 243-6280.