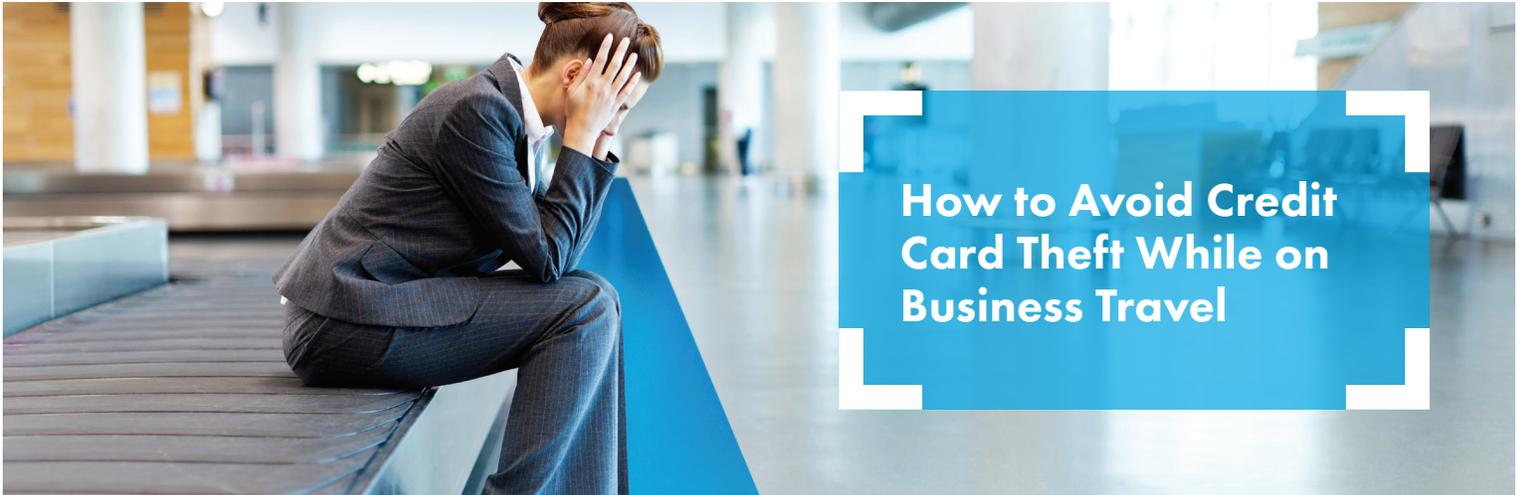


Business Travel Accident Insurance®

WITH YOU EVERY STEP OF THE WAY



A recent study by the Nilson Report found that victims of credit card, debit card and prepaid card fraud internationally lost an estimated \$16.3 billion USD in 2015. Identity theft occurs when criminals fraudulently use existing bank accounts or credit cards of a victim. In some cases, criminals may even open up new accounts under a victim's name. Criminals often access a victim's credit card, bank accounts or sensitive personal information through a variety of means, including credit card skimming which is a method by which thieves steal your credit card information through the use of public wireless networks. An international rise in credit card usage has made credit card skimming a growing concern. A card holder's information can be skimmed, or copied, at any location that accepts credit or debit cards such as restaurants, convenience stores, retail stores or unsecure ATMs. Often criminals will also attach a small device to the register at a location or ATM that will save a victim's card information, which is later used to make fraudulent purchases. Even for cards that require a Personal Identification Number (PIN), criminals have been known to attach cameras to nearby locations that can capture hand movements used to decipher PIN codes. Additionally, account information can be skimmed by cashiers while processing a payment.

How to avoid credit card theft

Anyone can fall victim to identity fraud given the numerous methods of stealing personal financial information. While many victims are able to work with their banking institutions to identify and void fraudulent activity, stolen financial information could result in more long-term financial consequences. Identity theft can also have a lasting and damaging impact on a victim's finances or the finances of the company. For example, thieves may default on large sums of consumer or company debt that negatively affect credit scores. To avoid becoming a victim of credit card theft, travelers are advised to use a combination of preventative and precautionary measures.

Prior to travel, individuals are advised to inform their banking institution of the duration and location of their trip and are encouraged to set up spending alerts that may help flag suspicious activity. While traveling, individuals are advised to limit usage of their cards and to only use secure ATMs, which are located inside of banks and often fitted with security cameras. If the use of credit cards is necessary, travelers should exercise extra caution and ensure their purchase is made within eyesight to mitigate employee theft of customer information. Monitoring credit card usage in real-time, as well as reviewing monthly credit card statements, may also help catch any irregular expenditures.

Recommendations

- Inform banking institutions of the location and duration of your trip; setting up spending alerts may also help to quickly flag suspicious activity.
- Make copies of all travel documents and credit cards to leave with a trusted individual or in a secure place, this is instrumental in expediting replacements.
- Monitor accounts regularly for fraudulent activity and report any suspicious purchases as soon as possible.
- If an account is compromised, contact the banking or credit institution as soon as possible for more information and to limit further illicit spending. Though consumer credit card holders are often not held liable for fraudulent purchases, corporate and small business accounts, as well as debit cards may not have the same protection and users are often held accountable for fraudulent activity.
- Use debit and credit cards at secure ATMs located inside banks for withdrawals.
- Do not use public computers or wireless networks as account and personal information can be stolen given the insecure nature of such networks.



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