

On August 3, Gov. Patrick will sign the Identity Theft Prevention Bill into law, which will go into effect in November. The new consumer protections will decrease the incidences of identity theft by:

1. Requiring businesses to better safeguard consumer personal information;
2. Allowing consumers to block would-be identity thieves from opening new credit in their name; and
3. Ensuring businesses and government agencies notify consumers if their personal information has been compromised.

Key Components of the New Law Include:



Safeguards of Consumer Personal Information. Office of Consumer Affairs and Businesses Regulation and the Division of Public Records will set standards for how businesses and government agencies must protect consumers' information.



Breach Notification. Requires commercial entities and government agencies to notify affected consumers if enough of their personal information to commit identity theft has been lost or stolen.



Credit Report Security Freeze. Enables consumers to "lock" their credit report, preventing would be identity thieves from taking out credit in their name, and caps the fees to place, lift and remove the freeze at \$5. There is no fee for victims of identity theft.



Disposal Requirements. Mandate that documents containing enough personal information about a consumer that could be used to commit identity theft, be properly disposed of so that the information cannot practicably be read.



Access to Police Reports. Allows victims of ID theft to get a copy of their police report from any law enforcement office, even if crime did not occur in that jurisdiction. Victims need a copy of their police report to clean up the financial mess resulting from identity theft and to qualify for the free security freeze.



Enforcement. Gives the Massachusetts Attorney General the power to bring action against anyone that does not follow these provisions of the law.

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