

Kentucky Department of Insurance

Consumer Tips for Shopping on the Internet

- § Be careful about online security. Be cautious about giving out any financial or personal information such as credit card numbers, medical history, address, Social Security number, etc. Be sure the site is secure and know what the company plans to do with the information. Check to see if the company has a privacy policy and be sure to read it.
- § Be sure you are dealing with a company licensed in Kentucky. Visit the Kentucky Department of Insurance website at <http://insurance.ky.gov> to be sure or call us at 800-595-6053 (in-state only) or 502-564-3630.
- § Don't give into high-pressure tactics. If it's a legitimate offer, it will still be there tomorrow. Don't rush into a deal until you are comfortable with it, have the answers to all your questions, and understand what you are buying.
- § If the deal seems too good to be true, it probably is.
- § Deal with known, reputable companies and verify that the site is "official." The website that is here today may be gone tomorrow – taking your money with it.
- § Ask the company how it handles support if you have a claim. See if a local agent is assigned to you or if you will need to call an 800 number for assistance. Call the number and see how responsive the customer service representatives are. Do you feel confident that they would help you in a timely, efficient manner if you were in a crisis situation?
- § Be sure to answer all questions honestly and completely. Just like dealing face-to-face with an agent, you will create problems for yourself if you aren't completely honest on your application.
- § Keep a copy of any records, e-mails, forms, etc. that you fill out online and be sure to read any documents the company sends you.



Kentucky Public Protection Cabinet
Department of Insurance
P.O. Box 517, Frankfort, KY 40602-0517
Toll free: 800-595-6053 (in-state only) or 502-564-3630
TDD: 800-648-6056
<http://insurance.ky.gov/>

Printed with state
funds on recycled paper



The Kentucky Department of Insurance does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation or gender identity, ancestry, age, disability or veteran status. The cabinet provides, on request, reasonable accommodations necessary to afford an individual with a disability an equal opportunity to participate in all services, programs and activities. To request materials in an alternate format, contact the Department of Insurance, Communications Office, P.O. Box 517, Frankfort, KY 40602-0517, toll-free 800-595-6053 (in-state only) or 502-564-3630. Hearing and speech-impaired persons can contact an agency by using the Kentucky Relay Service, a toll-free telecommunication service. For Voice to TDD call 800-648-6057. For TDD to Voice, call 800-648-6056.

April 2011

