

Protect Your Computer

- Be sure you are applying patches and updates to your computer's operating system on a regular basis. If using a newer operating system, be sure to use the automatic updates feature.
- Do not reply to unsolicited emails and be wary of email you receive asking you to click on a link to visit a company website. Opening a file could expose your system to a computer virus or a program that could hijack your modem.
- Ensure you have current anti-virus and firewall software installed on your computer and enable the automatic update feature. Use a firewall, especially if you have an "always on" connection to the Internet. The firewall allows you to limit uninvited access to your computer. Run virus scans regularly and remove any spyware found.
- Financial information should only be stored on a computer when absolutely necessary and then password protected.
- Use a secure browser to guard the safety of your online transactions. The browser should encrypt or scramble information that you send over the Internet. Look for the "lock" icon on the status bar of your browser; this symbol indicates your information is secure during transmission.
- Avoid using an automatic log-in feature that saves your user name and password and always log off when finished.
- Before disposing of old computers, erase the entire hard drive. Use a "wipe" utility program which overwrites the entire hard drive and makes the files unrecoverable.
- Review the privacy policies or statements posted on websites to ensure you understand how the information you provide will be used and shared with other organizations.



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IDENTITY THEFT

www.peacehillsinsurance.com

Recognize it. Report it.
Protect yourself!

Represented by:



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You may ask, “What exactly is identity theft?”

Recognize it

Identity theft involves the use of a victim’s personal information to impersonate them and illegally access their accounts and then using that information to fraudulently establish credit, run up debt, or take over existing financial accounts.

Identity theft causes two distinct types of harm to its victims. The first is direct financial loss. The second is the indirect costs it creates for victims to clear their credit ratings. This may take months, if not years, to do.

What to do if you think you are a victim of identity theft

Report it

Be in contact with your local police service as soon as possible.

What can you do to prepare yourself against identity theft?

Protect yourself

Peace Hills offers Identity Theft expense coverage as a means of reimbursing you for expenses you may experience should your identity be stolen.

Our endorsement provides reimbursement for the following expenses:

- Loss of earnings. Coverage is for up to 4 weeks and subject to a weekly maximum of \$1000.
- Loan application fees
- Notary Fees

- Certified or registered mail fees
- Telephone expenses
- Reasonable attorney fees
- \$10,000 coverage is included in our residential property policies. Higher limits of \$15,000, \$20,000 or \$25,000 can be purchased for additional premium.

Talk to your independent broker about our Identity Theft expense protection.

Identity Theft Prevention Tips

- Be cautious when conveying personal information over the phone, internet or through the mail. Ensure you have initiated the contact and know whom you are dealing with.
- Before you reveal any personal information, confirm that you are dealing with a legitimate organization, question how they will use your information and if it will be shared. Review privacy and security policies of the companies with which you do business.
- Pay attention to your billing cycles and review your account statements regularly to ensure all transactions are in order.
- Guard your mail and ensure it is forwarded or re-routed if you move or change your mailing address.
- Use passwords for your credit cards, bank and phone accounts. Avoid using social insurance numbers, account numbers, birth dates, names, e-mail addresses or telephone numbers as passwords.
- Buy a shredding machine. Do not recycle documents containing personal information.

- Limit the identification information and number of credit and debit cards you carry. Carry only what you need.
- Do not carry your social insurance number in your purse or wallet. Give this number out only when absolutely necessary.
- Be wary of promotional scams.
- Store your purse or wallet in a safe place at work.
- Cancel all unused credit accounts.
- When ordering personal cheques, pick them up at the bank rather than having them sent to your home address.
- Check your credit report regularly to ensure no new credit accounts have been opened in your name. This can be done through three major credit bureaus in Canada (Equifax, NCB Inc. and Trans Union).

For more information on identity theft visit the Privacy Commissioner of Canada’s website at www.priv.gc.ca

