



OUR POLICY IS WORKING FOR YOU

## IDENTITY FRAUD



### Why Peace Hills?

Identity fraud 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 fraud 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.

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

For more information on Identity Fraud, visit the Privacy Commissioner of Canada's website at [www.priv.gc.ca](http://www.priv.gc.ca)

### Prepare Yourself

**1** Recognize It

**2** Report It

**3** Protect Your Computer



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# What's covered?

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

## Identity Fraud 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.
- Guard your mail and ensure it is forwarded or re-routed if you change your mailing address.
- Use passwords for your credit cards, bank and phone accounts. Avoid using social insurance numbers, account numbers, birth dates, names, 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.
- Store your purse or wallet in a safe place at work.
- 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. In Canada, this can be done through Equifax, NCB Inc. and Trans Union.
- Be sure you are applying patches and updates to your computer's operating system regularly.
- 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.
- Avoid using an automatic log-in feature that saves your user name and password and always log off when finished.

Visit our website for more identity prevention tips and ways to protect your computer.

Subject to terms, conditions and exclusions of the policy

PEACE HILLS GENERAL INSURANCE COMPANY