

How can I **minimize my risk** of being a victim?

Although you may not be able to prevent Identity Fraud entirely, the best defense is to minimize a criminal's opportunity to obtain your personal information.

Protect your credit card number. Don't give your credit card number on the phone or by electronic mail, *unless you* have initiated the contact or know the person with whom you are speaking.

Pay attention to your billing cycle. If credit card or utility bills fail to arrive, contact the companies to ensure that the bills have not been illicitly redirected.

Notify your creditors immediately if your credit cards are lost or stolen.

Don't give your SIN out unless absolutely necessary. Use other types of personal identifiers when possible.

Use strong passwords for your financial accounts. Don't use your mother's maiden name or other easily obtainable information.

Protect your PIN numbers. Key in your PIN numbers privately when you use direct purchase terminals, bank machines, or phones.

Be aware of what you throw out. Shred personal financial information such as statements, credit card offers, receipts, insurance forms, etc.

Be cautious when providing your personal information online. You may receive emails from financial institutions, Internet service providers, and other organizations asking you to provide personal information online. Reputable

firms generally do not ask for personal information in this manner. If you are at all uncertain, look up their phone number *in the phone directory* and call them. Don't click on any links in the email or cut and paste them into your browser—chances are the link will take you to a false website.

Get a credit report annually. The two major credit reporting bureaus offer free credit reports if sent by mail.

***Wawanesa will offer, at no additional premium, the following automatic coverage:**

Up to \$10,000 per policy term (\$250 deductible applies) for expenses incurred such as:

- Loss of earnings as a result of unpaid time off work...
- Legal fees for your defense...
- Reasonable fees incurred to hire a fraud professional to assist you...
- Loan applications fees for reapplying for loans...

*Coverage applies only to Home, Mobile Home, Condominium, Tenants, and Farm package policies.
Contact your Independent Insurance Broker for further detailed information on this endorsement.

Tips

Please file this brochure with your Wawanesa property policy so you can occasionally remind yourself on the ways to reduce your risk, or in the unfortunate event that you are a victim of Identity Fraud.

Take this brochure with you when traveling should you need to make reference to the important contact numbers listed.

Wawanesa Insurance A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the Village of Wawanesa, Manitoba. We have eight branch offices across Canada and one in the United States. With over \$4 billion in assets, a million policies in force and 2,000 employees, Wawanesa is one of the ten largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, awarded Wawanesa an A+ (Superior) rating based on financial strength and stability.

Wawanesa is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

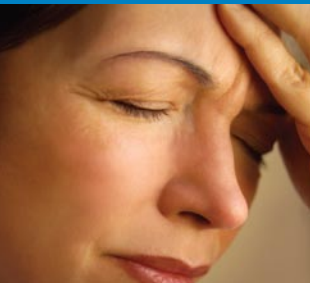
Wawanesa proudly partners with over 1,300 independent insurance brokers across Canada. On behalf of our brokers, we thank you for buying Canadian.



With the compliments of your Independent Insurance Broker



Identity Fraud Expense Coverage





Identity Fraud is a growing concern for Canadians. As one of the fastest growing crimes in the country, we want to make sure you're aware of the risks and how to minimize your chances of becoming a victim.

When someone uses your personal or financial information to their benefit, they are committing a crime—Identity Fraud.

Oh no! It happened to me!

You may receive a phone call from a collection agency advising you that they are collecting for a defaulted account... an account you've never applied for.

Or maybe you've been declined for a small loan that you are requesting, when you know that you shouldn't have a problem getting one.

You could even receive a Notice of Reassessment from the Canada Revenue Agency concerning undeclared earnings, when you know that you've declared all earnings.

What do I do now?

Don't Panic. Below are some steps that you can follow. This is simply a guide; further action may be required. Keep a record of the expenses you incur while clearing your name and re-establishing your credit as these may be covered by our Identity Fraud Expense Coverage.

1. Notify your bank and creditors *immediately* by phone and in writing.

- **Close your bank accounts** and open new ones. Insist on password-only access to them.
- **Cancel your credit cards** and get new ones issued. Ask the creditors about the accounts tampered with or opened fraudulently in your name.
- **Get a new bank machine card** with a new personal identification number (PIN).

2. Report the crime to the police *immediately* and ask for a copy of the police report.

You'll need to provide proof of the theft to the organizations you'll have to contact later.

3. Contact the credit bureaus (Equifax and Trans-Union).

- Request that a "Fraud Alert" be placed on your files.
- Ask to be contacted directly before opening any new account or granting credit under your name.
- Ask for your credit report so that you can pinpoint any false or incorrect information.
- Request paper or electronic copies of credit applications where an impostor has used your Social Insurance Number (SIN); pass this information to the police. If you can't get credit bureau reports proving identity theft, ask the creditor for a letter that confirms that an impostor has tried to get credit using your SIN

or has actually received credit fraudulently. The letter should state that you are not responsible for purchases made by someone using your SIN fraudulently; (that's proof that you will not be liable for the debt).

- Do a follow-up three months after to ensure that someone has not tried to use your identity again.

4. Contact PhoneBusters National Call Centre, advise them of your situation and request your file number. Then go to the PhoneBusters website and complete an **Identity Theft Statement**. Forward this statement to the bureaus and organizations that accept them. An Identity Theft Statement helps you notify financial institutions, credit card issuers, and other companies that the identity theft occurred; that you did not create the debt or charges; and it gives them the information they need to begin an investigation.

5. Advise your telephone, cable, and utility companies that someone using your name could try to open new accounts fraudulently.

6. Contact Human Resources Development Canada immediately if you suspect that someone has been using your Social Insurance Number (SIN) or that your SIN has been compromised in some other way.

7. Advise the Passport Office in the case of passport theft.

8. Contact Canada Post if you suspect that someone is diverting your mail.

Important Contacts

Credit Bureaus (Canada's two major credit agencies)
Equifax: 1-800-465-7166 www.equifax.ca
Trans-Union: 1-877-525-3823 www.tuc.ca

PhoneBusters

PhoneBusters is a national anti-fraud call centre operated by law-enforcement agencies, including the RCMP. The centre collects complaints and forwards them to the appropriate law-enforcement agencies.

Toll Free Phone Number: 1-888-495-8501 (Canada & USA)
Toll Free Fax Number: 1-888-654-9426
Overseas & Local Phone Number: (705) 495-8501
Mailing Address: Box 686, North Bay, ON P1B 8J8
Website: www.phonebusters.com
Email: info@phonebusters.com

Human Resources and Social Development Canada – Social Insurance Number (SIN)

Toll Free Phone Number: 1-800-206-7218 (in Canada)
Outside Canada: (506) 548-7961
Website: www.hrsdc.gc.ca
Mailing Address: Social Insurance Registration
P.O. Box 7000
Bathurst, NB E2A 4T1

Passport Canada Office

Toll Free Phone Number: 1-800-567-6868
Outside Canada and the USA: (819) 997-8338
TTY / TDD Services: 1-866-255-7655
Website: www.ppt.gc.ca
Mailing Address:
Passport Canada
Foreign Affairs and International Trade Canada
Gatineau, QC K1A 0G3

Canada Post

General Information: 8:00 am to 6:00 pm local time
Toll Free Phone Number: 1-866-607-6301
Outside Canada: (416) 979-8822
TTY / TDD Services: 1-800-267-2797
Website: www.canadapost.ca