



Protect yourself against Identity Fraud

Identity theft is a rapidly growing crime that can impact every facet of our lives. Identity thieves will look for your name, date of birth, address, credit card number, passport, Social Insurance Number (SIN) and other personal information to take over your bank accounts or open new ones, apply for credit cards, redirect mail, and even get a job.

Here's how you can reduce your risk of identity theft:

- Pay attention to your credit card statements and billing cycles. Review for unauthorized purchases and follow up with creditors if your bills don't arrive on time or switch to online billing for a more secure option.
- Shred or securely store documents with personal or financial details like financial statements, receipts, credit applications and offers, insurance forms, and physician statements.
- Only keep the essentials in your wallet, leave your birth certificate, passport and SIN card at home.
- Be careful online. Avoid using public wifi to access sensitive information and create unique account passwords (don't use obvious information, like your birth date.)
- Don't give out personal information over the phone, online or through the mail, unless you've initiated contact or know the person. And reduce the amount of personal information you share on social media.
- Make sure all your devices have security measures like firewalls and virus protection, and take advantage of technology that enhances your security and privacy, like password keepers.

[For more tips on how to protect yourself, visit the Office of the Privacy Commissioner of Canada's site: Identity Theft and You.](#)

What to do if your identity is stolen

[Request your free yearly credit report online to help identify strange activity.](#) Investigate immediately if you receive credit card statements, bills or letters/calls from organizations or collection agencies about unknown credit accounts in your name.

If you suspect your identity has been stolen:

1. Report it to your local police. Ask for a copy of the police report so you can provide proof of the theft to the organizations you'll have to contact later.
2. Contact your bank and credit card companies, and any companies you believe an account was taken out in your name.
3. Contact Equifax Canada or TransUnion to place a fraud alert on your credit report.
4. Report the fraud to the Canadian Anti-Fraud Centre (1-888-495-8501).
5. Contact Canada Post if you suspect someone is diverting your mail.

[Visit the Canadian Anti-Fraud Centre, for more information on recognizing the signs of fraud.](#)

All Co-operators Home, Condominium and Tenant insurance policies include Identity Fraud Recovery Expense coverage. If your identity is stolen, your policy will reimburse up to \$10,000 for expenses related to restoring your identity.*

Contact us at 1-800-387-1963 to talk about what your home insurance policy can do for you.

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