

# Identity Fraud



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Insurance coverage and prevention tips  
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# Identity Fraud Coverage

Identity fraud is one of the fastest growing crimes in the electronic age. For a victim, the process of restoring their identity can be difficult and costly.

While the steps suggested below can help you protect yourself, Heartland Farm Mutual can help you if it does happen.

If your principal residence is insured with Heartland Farm Mutual, your policy will automatically include Identity Fraud coverage for the costs associated with restoring your identity such as legal expenses, loss of earnings, application fees, etc. Contact your Heartland Farm Mutual broker for details.

## Don't be a victim

1. Sign all credit cards when you receive them and never lend them to anyone.
2. Cancel and destroy credit cards you don't use and keep an accurate list of the ones you use regularly.
3. Carry only the identification information and credit cards that you actually require. Do not carry your social insurance number (SIN); leave it in a secure place. This also applies to your passport and other travel documents such as International Student Identity Cards.
4. Pay attention to your billing cycles and follow up with your creditors and utility companies if your bills do not arrive as scheduled.
5. Carefully review each of your monthly credit card statements and immediately report discrepancies to the issuing company.
6. Destroy paperwork you no longer need, such as banking machine receipts, utility bills and credit card receipts. Destroy pre-approved credit card applications you do not need before you dispose of them.
7. Secure personal information both at home and at the office.
8. Never give personal information over the phone, through the mail or over the Internet unless you initiated the contact and are familiar with the organization or person with whom you are dealing.
9. Password-protect your credit card, bank and phone accounts. Avoid using easily determined PIN numbers and never keep a record of them with you. Change your computer password regularly or as prompted by the operating system.
10. When using the Internet, take security precautions by using encryption, digital signatures, and protected payment methods. Install a firewall and/or other anti-virus software to protect your computer and wireless connections from unauthorized users and viruses.
11. Order a copy of your credit report from a major credit-reporting agency at least once a year. Make sure your credit report is accurate and includes only those activities that you authorized.

## Suspect identity fraud?

1. Promptly notify your bank and credit card companies.
2. Report your suspicions to the police and the RCMP "phonebuster" unit: 1-888-495-8501
3. Advise your passport office.
4. Cancel all bank or credit cards.
5. Notify Canada Post if you feel your monthly bills are being monitored.
6. Obtain a new OHIP, SIN and drivers license.
7. Notify the Privacy Commissioner at: [www.priv.gc.ca](http://www.priv.gc.ca)



For more information on specific coverages, contact your nearest Heartland insurance broker or agent.