



Many insurance companies offer insurance options to help you restore the damage to your credit and/or reputation caused by identity theft. Speak with your insurance representative about the options available to you.

**Questions about insurance?
Call us.**

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
(1-844-227-5422)

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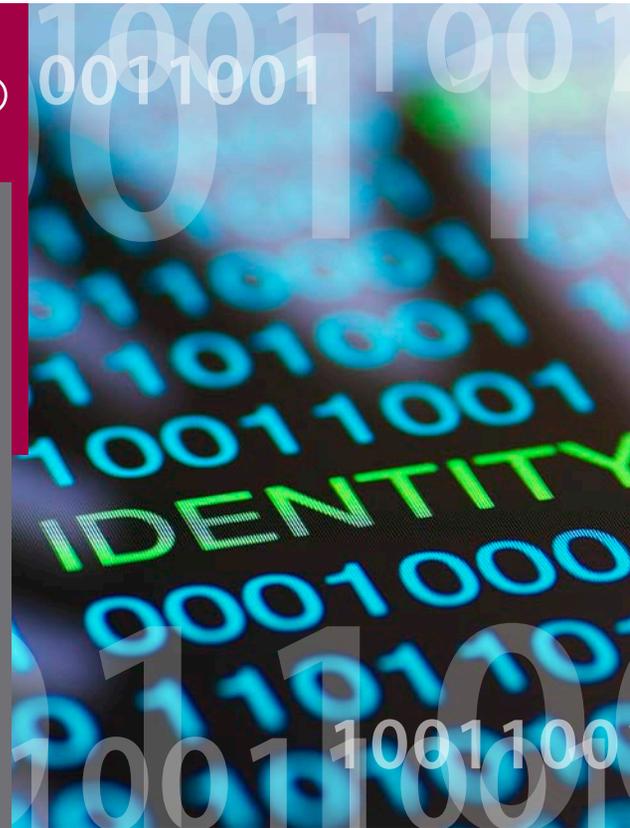
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03/17

Protecting yourself from
IDENTITY THEFT



HOME INSURANCE → VISIT IBC.CA



The expansion of technology has made identity theft a very profitable business for fraudsters.

Here are some tips to help minimize your identity theft risk.

» Mind the paper trail

- **Don't carry all your personal identification** (for example, social insurance number, birth certificate, etc.) in your wallet or purse. Store them in a secure place such as a safety deposit box.
- **Memorize personal identification numbers (PINs).** Don't write them down anywhere.
- **Don't leave** your wallet, mail or any packages with labels that list your name and address in your car.
- **Monitor your bank and credit card statements closely** and check your credit report once a year. Immediately notify your financial institution and relevant credit bureau of any unauthorized activity.
- **Whenever possible, shred all personal and financial documents** (for example, bills, insurance documents, credit card and bank statements, etc.). Thieves are not averse to digging through your garbage for your personal information.

» Safeguard your information

- When handing your debit or credit card to a merchant during a retail transaction, **be sure to never lose sight of it.** Take extra precaution when using your PIN, whether you're withdrawing funds from a bank machine or using a PIN pad during a retail transaction. Avoid using passwords with easily available information – for example, your date of birth or social insurance number.
- **Be very wary of unsolicited phone calls, emails or mail requesting your personal or financial information** – these details should only be provided to trusted individuals and when absolutely necessary. If you are unsure as to the legitimacy of a caller, ask them to leave a call back number for you to verify. A “scammer” will typically hang up.



» Monitor your mail

- **If you have a mailbox, make sure it's locked** to prevent mail theft, if possible. Otherwise, make an effort to pick up your mail as soon as it's delivered.
- **If leaving for vacation,** place a hold on your mail or have someone you trust collect it in your absence.
- **Notify relevant financial institutions if you change address.** Subscribe to mail forwarding service through the post office to ensure mail is redirected to your new address.

» Browse carefully

- **Safeguard computers and other electronics** such as laptops and tablets with antivirus, anti-spyware and firewall software.
- **Delete browser history and cache files on computers,** tablets and smartphones. This ensures your browser's memory is cleared of information such as webpages, files, images and other downloaded content.
- **Remember to sign out** before closing browsers to prevent unauthorized access to your personal information.
- **Stay away from pop-up ads and websites offering “free” downloads** – they may install harmful programs that search for your personal information on your computer.
- **Avoid using public computers** for online shopping or Internet banking.
- **Don't use public Wi-Fi** to access confidential information such as online banking.
- **Create unique passwords** for accounts and change them often.