

Identity Theft Protection System™

Description

Millions of Canadians are being hit by Identity Theft every year. If your personal information is stolen and used without your knowledge, it can hurt your credit rating and ruin your good name. Insurance policies, while helping reimburse costs if you have this coverage, cannot help you repair your reputation.

Safeguard:

- Shred** documents before discarding them.
- Protect** your SIN number, don't carry it in your wallet or write it on a scrap of paper. Only give it out when absolutely necessary.
- Don't give out** personal information over the phone, web or email unless you know who you are dealing with.
- Never click on links** in unsolicited emails. Keep firewalls, anti-spyware and virus programs up-to-date.
- Don't use obvious passwords** like your mother's maiden name.
- Keep personal information** at home in a secure place.

Be Alert for:

- Bills** that do not arrive as expected.
- Unexpected** credit cards or account statements.
- Denials** of credit for no apparent reason.
- Calls** or letters about purchases you did not make.

Inspect:

- Your credit report.** You can often obtain this for no cost from the major reporting agencies such as Tran Union (1-800-663-9980) and Equifax (1-800-465-7166) or try this link:
- <http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/ca02197.html>
- Your financial statements.** Review financial accounts and billing statements regularly looking for charges you did not make.

Defend

- IF you suspect ID Theft**, place a "**Fraud Alert**" on your credit report and review the reports carefully. Call and get names of who you speak with.
- Close accounts** that may have been tampered with. Call the security or fraud department of each company and follow up in writing with supporting documents
- Keep copies** of documents and records of conversations about the theft.
- File a police report** with law enforcement officials to help you with creditors who may want proof of the crime.