

Identity Theft Coverage

What's identity theft?

It's when someone acquires your personal information and uses it to commit a crime, such as fraud or theft. This stolen information can be used to manage your bank accounts, apply for credit, create birth certificates, obtain passports or alter your pension payments.

Identity theft is one of the fastest growing crimes.

It can take several months and hundreds of dollars to restore your credit standing and identity after a theft. SGI CANADA's Identity Theft coverage can help make the restoration process easier.

Identity Theft coverage

A basic coverage limit is included with all SGI CANADA Home, Mobile Home, Tenant, Condominium Unit Owner's and Agro Pak insurance policies, which includes:

- reimbursement for lost pay while away from work
- reimbursement for the cost of obtaining credit reports or profiles, notarizing affidavits and/or similar documents
- reimbursement for the cost to replace Canadian government-issued identification documentation, passports, drivers' licences and birth certificates
- reimbursement for reasonable telephone, fax and mail expenses
- reimbursement of fees associated with re-applying for existing loans
- payment of any legal costs

Increased coverage options are available — your broker has details.

What to do if you're an identity theft victim

- Contact the police immediately. Ask the police for a copy of their report as proof of the theft for other companies and businesses that may need it to help re-establish your identity.
- Document the steps you take and the expenses you incur as you clear your name.
- Contact your financial institutions and credit card companies and ask them to flag your accounts about the identity theft. Cancel any debit or credit cards and have them reissued.
- Contact Canada Post if you think your mail is being redirected.
- Contact your SGI CANADA insurance broker to arrange for an adjuster to handle your claim.
- Put a fraud alert on your credit report by contacting Equifax and Trans Union.

Safety tips

To learn more about identity theft and how to minimize the risk, visit the following websites:

- Canadian Anti-Fraud Centre: www.antifraudcentre-centreantifraude.ca
- Consumer Measures Committee: www.cmcweb.ca
- RCMP: www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm

