

IDENTITY THEFT

FEBRUARY 2007, ISSUE 1

Do you...

Hand your credit cards to servers at restaurants?

Sign your cards?

Keep your S.I.N card in your wallet?

Supply personal info on the internet?

Identity Fraud 101

Are you familiar with these terms?

Dumpster Diving — sorting through your trash to obtain records

Surfing — listening or shoulder watching as you enter pin or give out financial information

Phishing — Scam where you are tricked into giving out personal information on the internet

Pharming — Hackers take over a server to redirect website information (i.e. copy of financial websites to grab your information)

Skimming — Thieves quickly steal your card, scan it or take a picture & return it to you.

Mail theft — Mail stolen from mailboxes to obtain personal info.

Pretexting — Acquiring your information under false pretenses and it's sold to identity thieves.

IT WON'T HAPPEN TO ME... OR WILL IT?

You've heard all about it. The "fastest growing crime in North America". Would it really happen to you? One out of every four people you know will be affected.

Most people think first to financial identity loss such as theft of credit cards, lost wallet and bank card fraud. These days there's so much more than just that.

Don't think it can happen to you? That's what we thought until we started to look into this product. Some of our staff had stories to tell...

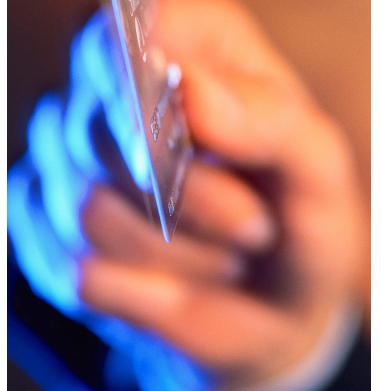
- **Credit Card Fraud**—A cash advance was taken on a new credit card while away overnight on business. The next morning while checking out, she discovered the card had been maxed out making a purchase in Bermuda.

- **Wallet theft**—Our client lost his wallet. A person used his driver's licence to set up car insurance, purchase a new vehicle and set up a fake bank account. Many hours and expenses were incurred to correct this situation.

- **Mail theft**—our client had a cheque stolen from their mailbox. At the time of this publication, he is still working on recovering his money.

- **Credit Damage**— While away at university, our client's credit identity was stolen & abused creating damage to her credit report. She is still unable to obtain loans due to damage caused eight years ago.

A professional thief can assume your identity in just a few hours but it can take years to restore your identity.



WHAT IF IT HAPPENED TO YOU? WOULD YOU KNOW WHERE TO START?

1 First things first. Cover yourself for financial costs relating to identity restoration. Most insurance companies offer an **Identity Theft Endorsement** to cover **expenses** for:

- R legal assistance for defense and for challenging information in your credit report
- R lost wages
- R affidavits & document costs
- R re-application fees for loans
- R long distance phone calls & registered mail costs

Although this coverage will cover costs, it does not cover the leg-work you'll need to do in order to restore your identity. The cost ranges from \$20 to \$47/annually (\$1.75 to \$4/month) and the limits of coverage range from \$10,000 to \$25,000.

2 Now that your expenses are covered, get some help with an **"Identity Shield"™ policy**. They'll do the **leg-work** for you should the unthinkable happen. One simple phone call gives you access to professionals trained in handling all types of identity

theft and they will handle the entire process for you from beginning to end. Also, you will receive a quarterly copy of your credit report to keep you on top of any changes happening. Costs range from \$9.95 to \$12.95/month to protect you & your spouse.

3 There's another way to secure protection with a **"Pre-Paid Legal Services"™ policy** to give you **24/7 access to lawyers** specifically trained in many areas of law including identity theft crimes. This covers you, your spouse & kids under 21 for:

- R Unlimited phone consultations with a lawyer for any legal matter
- R Will preparation once a year
- R Calls/letters made on your behalf
- R Estate settlement advise
- R Power of Attorney preparation
- R 10 contract & document reviews
- R Debt collection assistance
- R Review of lease agreements
- R Help with government agencies
- R Tenant legal advise
- R Small claims court advice

R Plus... Any other legal services at 25% off the normal hourly rate.

It's great peace of mind to have a lawyer you can call at anytime to help you with any problem anywhere in the world. Ask a question without getting a bill. Update your will. Have them review a purchase agreement before you sign. Problems with a tenant or a landlord? They can help. The uses are endless. Mills and Mills LLP, based in Toronto were established over 100 years ago and are a member of the international lawyers group. The cost for legal services is \$26/month.

Whatever your budget, there's an identity theft plan to protect you. Just give us a call...our team at Staebler is here to help.



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