

My Name Identity Theft Assistance Plus

You are Unique.

Don't let anyone take that away from you.

my name Identity Theft Assistance *Plus*. What exactly does it mean? Identity theft refers to all types of crime in which someone uses your credit card, driver's licence, social insurance number or other personal identification numbers to commit fraud or other criminal activity. The thief actually poses as you.

Identity theft is on the rise in Canada. Your identity is valuable and unique. It takes a thief only a few hours to assume your identity – but it can take you several months, even years, to restore your good name.

*my name*TM Identity Theft Assistance Plus provides a total solution when it comes to the threat of identity theft. The plus? Our 24/7 Assistance representative is your go-to person who will guide you throughout the whole process. Get information on who to contact, how to deal with financial institutions, and more!

Call 1 877 636 8554

if you:

- Think you might be a victim of identity theft
- Need assistance restoring your identity
- Have legal questions - related to identity theft or not
- Need tips on how to prevent it
- Require expense reimbursement

Legal Information Service

Call for legal information related to identity theft plus non identity theft legal information about:

- Landlord and tenants
- Employment
- Real estate
- Criminal law
- Wills and estate
 - Family law
- Civil litigation

Legal information cannot be provided regarding:

- Insurance-related inquiries
- Any issue that could be a conflict of interest
- Immigration law
- Taxation law
- Corporate or commercial law

If you need full legal representation or advice, referral to a local lawyer can be arranged at a preferred price. The Legal Information Service is a confidential service and applies to Canadian legal issues only. The assistance provider does not disclose to us the details of your calls.

Expense Reimbursement

We will reimburse your identity restoration expenses, up to a maximum of \$25,000 per policy period, as the result of an identity fraud occurrence.

Identity Fraud means the unlawful transfer or use of your personal identity.

Identity Fraud Occurrence means any act or series of acts of Identity Fraud that takes place during the policy period.

Identity Restoration Expenses means the costs associated with restoring your identity as a result of an identity fraud occurrence.

The following identity restoration expenses are covered:

1. Costs of notarizing affidavits or similar documents attesting to fraud as may be required by law enforcement agencies, financial institution or similar credit grantors, credit agencies and other organizations/ companies as applicable.
2. Lost income resulting from time taken off work to complete fraud affidavits, meet with or talk to law enforcement agencies, credit agencies and/or legal counsel, up to a maximum payment of \$5,000 per policy period.
3. Loan re-application fees following rejection of a loan solely due to incorrect information as a result of an identity fraud occurrence.
4. Legal fees to:
 - a. Defend lawsuits brought against you by merchants, financial institutions or their collection agencies;
 - b. Remove any criminal or civil judgments wrongly entered against you; and
 - c. Challenge the accuracy or completeness of any information in a consumer credit report.
 - d. Recover assets acquired by a third party as a result of an identity fraud occurrence.
5. Telephone and postal/courier expenses for communication with merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual identity fraud occurrence.
6. Fees to replace Canadian government issued identification documentation if stolen. Theft of documentation must be reported to the police and a copy of the police report must accompany any request for reimbursement.
7. The cost of ordering your credit profile from a credit bureau (up to four times in a 12 month period) and the cost of monitoring your credit profile for 12 months if you are the victim of identity fraud or if your Canadian government issued identification documentation has been stolen.

We will not reimburse any expenses incurred due to any fraudulent, dishonest or criminal act by you or any person aiding or abetting you, or by your authorized representative, whether acting alone or in collusion with others.

No deductible applies and any expenses paid under this coverage will not count as a claim against your home policy.

Call 1 877 636 8554

You must call this number to report the identity theft occurrence and obtain expense reimbursement. The assistance provider will help you in resolving the occurrence and arrange for reimbursement of valid expenses.

When you call, please be prepared to provide your:

- policy number
- first and last name
- address
- telephone number

All expenses are reimbursed on our behalf by an independent assistance provider. All other terms, conditions, provisions, definitions and exclusions of the policy to which this coverage attaches to remain unchanged.

Travelling overseas and a victim of identity theft?

Call 1 519 434 6775 for assistance.

We will reimburse the cost of your call.

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