

my Identity™

Advice and coverage for today's world

my Identity by Intact Insurance offers preventative advice and protection in a single package that includes*:

- 24/7 Legal information services phone line
- Assistance for certain personal legal matters, including identity theft, landlord and tenant issues, family law, employment law and cyber events.
- Up to \$25,000 reimbursement of certain legal fees and other expenses for:
 - Identity theft
 - Consumer disputes
 - Cyber protection

Legal Information Service

Call (877) 636-8554 for legal information about personal legal matters including:

- Identity Theft
- Landlord and Tenants
- Real Estate/Property
- Wills and Estates
- Civil Litigation
- Taxation
- Consumer Agreements
- Employment
- Criminal Law
- Family Law
- Immigration
- Cyber Events

Legal information cannot be provided regarding:

- Insurance-related inquiries
- Any issue that could be a conflict of interest

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.

Identity Theft Coverage

We will assign a certified identity restoration consultant to manage confirmed cases of identity theft and we will reimburse expenses incurred as a result of identity theft that was discovered for the first time during the policy period up to \$25,000 per occurrence.

The following expenses are covered:

1. Legal fees and expenses 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;
 - c. Challenge the accuracy or completeness of any information in a consumer credit report;

- d. Notarize affidavits or similar documents;
- e. Recover assets acquired by a third party.

2. Expert, court and police report fees.

3. Lost income resulting from time taken off work to complete affidavits, meet with or talk to law enforcement agencies, credit agencies, legal counsel or other experts, up to \$5,000 per occurrence.

4. Telephone, postal and courier expenses.

5. Transportation expenses. Use of a personal vehicle will be reimbursed based on the published Canada Revenue Agency business automobile allowance rates.

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 theft or if your Canadian government-issued identification documentation has been stolen.

Consumer Dispute Coverage

We will reimburse expenses incurred as a result of a consumer dispute that takes place during the policy period up to \$25,000 per occurrence.

The following expenses are covered:

1. Legal fees and expenses to pursue or defend lawsuits including the cost to notarize affidavits or similar documents.

2. Expert, court and police report fees.

3. Telephone, postal and courier expenses.

Construction work and/or advice about the design, planning, building or structural change to the dwelling or premises with a contract value up to \$15,000 is covered if there is a written contract between the policyholder and the service provider.

Disputes arising from any loan, pension, investment, borrowing, insurance or any other financial product are not covered.

A dispute between you and someone you live with or have lived with is not covered.

Cyber Protection

We will reimburse expenses incurred as a result of a cyber attack or cyber extortion that was discovered for the first time during the policy period up to \$25,000 per occurrence.

The following expenses are covered:

1. Computer specialist fees and costs to repair or replace your personal computer hardware and software, mobile computing device or home connected device and restore data if incurred as a direct result of a cyber attack.

2. Computer specialist fees to respond to cyber extortion and costs to repair or replace your personal computer hardware and software, mobile computing device or home connected device and restore data if incurred as a direct result of cyber extortion, however we will not reimburse any extortion or ransom payments made by you or anyone else on your behalf.

3. Telephone, postal and courier expenses.

Call (877) 636 8554 To Obtain Expense Reimbursement

You must call this number to report the 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 first and last name, policy number, address and telephone number.

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.

We will not reimburse any expenses incurred relating to a legal issue that is manifestly without grounds.

We will not reimburse any expenses for which you have already been compensated for or which you intend on seeking compensation for elsewhere.

We will not reimburse any expenses incurred relating to your trade, profession, occupation, employment or any business venture.

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

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? Call 1 519 434 6775 for assistance. We will reimburse the cost of your call.

Definitions

Consumer Dispute means a civil dispute relating to a personal agreement or alleged agreement in which you have entered into for buying, selling or renting goods or obtaining services within Canada, where the amount in dispute is greater than \$500 and the agreement or alleged agreement was entered into on or after the date this coverage started.

Cyber Attack means an attempt by an unauthorized third party to damage, destroy, deny access to or infiltrate a personal computer system, mobile computing device or home connected device.

Cyber Extortion means an attempt by an unauthorized third party to damage, destroy, deny access to or infiltrate a personal computer system, mobile computing device or home connected device to illegally obtain compensation.

Data does not include money, currency, funds, bonds, or instruments of debt, credit or equity.

Home Connected Device means an electronic device with internet connectivity capabilities that is designed to support the operation of a residential dwelling.

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

Occurrence means any act or series of acts of consumer dispute, cyber attack, cyber extortion or identity theft. If there is more than one event arising at different times from the same originating cause, it is considered one occurrence.

Maximum Expenses Covered

The following limits apply to legal fee reimbursement:

1. Legal fees will be reimbursed up to \$250 per hour.

2. Legal fees for Small Claims Court lawsuits will be reimbursed up to \$5,000 per occurrence.

*Certain conditions, limitations and exclusions apply. Offers may change without notice. Please contact your broker for further details. TM my Identity is a trademark of Intact Insurance Company. ©Intact Insurance Design is a registered trademark of Intact Financial Corporation used under licence. ©2018 Intact Insurance Company. All rights reserved.