

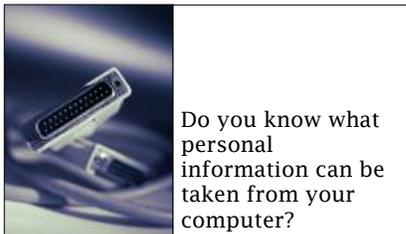
WE'VE GOT YOU COVERED!

Mennonite Mutual Fire
Insurance
**Identity Theft
Coverage**

is here to help you.

If you need more
information, your

Independent Insurance
Broker or our
Underwriting
Department would be
happy to answer your
questions.



**MENNONITE MUTUAL
FIRE INSURANCE
COMPANY**

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04/2007

MENNONITE MUTUAL
FIRE INSURANCE

**IDENTITY
THEFT**

**A R E Y O U
P R O T E C T E D ?**



Telephone: 306-945-2239

Toll Free: 1-800-261-0360

IDENTITY THEFT

Every year, thousands of people are victims of identity theft.

While recent developments in telecommunications and computer processing make it easier for companies and consumers to reach each other, they can also scatter your personal information more widely, making life easier for criminals.

Identity theft is the unauthorized collection and use of your personal information, usually for criminal purposes.

Your name, date of birth, address, credit card, Social Insurance Number and other personal identification numbers can be used to open credit card and bank accounts, redirect mail, establish cellular phone service, rent vehicles, equipment, or accommodation, and even secure employment.

If this happens, you could be left with the bills, charges, bad cheques, and taxes.

For more information on identity theft, go to the Website of the Office of the Privacy Commissioner of Canada at www.privcom.gc.ca.

Identity Theft Protection

1. Sign all credit cards when you receive them and never lend them to anyone.
2. Cancel and destroy credit cards you don't use and keep an accurate list of ones you use regularly.
3. Carry only the identification information and credit cards that you actually require. **DO NOT** carry your social insurance number; leave it in a secure place. This also applies to your passport and other travel documents such as International Student Identity Cards.
4. Pay attention to your billing cycles and follow up with your creditors and utility companies if your bills do not arrive as scheduled.
5. Carefully review each of your monthly credit card statements and immediately report discrepancies to the issuing company.
6. Destroy paperwork you no longer need, such as banking machine receipts, utility bills and credit card receipts. Shred pre-approved credit card applications you do not need before you dispose of them.
7. Secure personal information both at home and at the office.
8. Never give personal information over the phone, through the mail or over the Internet unless you initiated the contact and are familiar with the organization or person with whom you are dealing.
9. Password-protect your credit card, bank and phone accounts. Avoid using easily determined PIN numbers and **NEVER** keep a record of them with you. Change your computer password regularly or as prompted by the operating system.
10. When using the Internet, take security precautions by using encryption, digital signatures, and protected payment methods. Install a firewall and/or other anti-virus software to protect your computer and



wireless connections from unauthorized users and viruses.

11. Order a copy of your credit report from a major credit-reporting agency at least once a year. Make sure your credit report is accurate and includes only those activities that you authorized.

Suspect Identity Fraud?

1. Promptly notify your bank and credit card company.
2. Report your suspicions to the police and the RCMP "phone buster" unit: 1-888-495-8501.
3. Advise your passport office.
4. Cancel all bank and/or credit cards.
5. Notify Canada Post if you feel your monthly bills are being monitored.
6. Obtain a new Saskatchewan Health Card, SIN and drivers license.
7. Notify the Privacy Commissioner at: www.privcom.gc.ca

What coverage is Available

- **Identity Theft (X563)** This endorsement provides coverage up to \$15,000 for reasonable costs and expenses that are incurred and up to \$2,000 for lost earnings.
- **Additional Coverage Plus (X562)** Identity Theft has been added with limits of \$25,000 for reasonable costs and expenses that are incurred and up to \$3,000 for loss of earnings.