

Fight fraud with free Identity Fraud coverage

As Canadians have become increasingly more comfortable with sharing personal information through online activities, cases of identity fraud have been on the rise. By taking a few simple steps, you can help combat the problem and keep your personal information secured.

What is identity fraud?

Identity fraud is the illegal use of someone else's personal information, usually for financial gain or other criminal purposes. Fraudsters can use information such as your name, date of birth, address, credit card number, Social Insurance Number (SIN) and other personal details to take over an existing bank account or to open new ones. They can also use this information to apply for credit cards and mortgages, redirect mail, establish cell phone service, rent vehicles, buy merchandise and even get a job.

Prevention is the best approach.

Help reduce your risk of identity fraud significantly by following these tips for managing your personal information wisely.

- > Don't keep your SIN card in your wallet.
- > Sign all credit cards immediately and never loan them to anyone. Limit the number of cards you carry around and cancel the ones you don't use.
- > Report lost or stolen cards and unfamiliar charges on your bill right away.
- > Destroy pre-approved credit applications. If you're ever denied for a new card, find out why.
- > Remove mail from your mailbox and file it right away. Shred or securely store all financial statements and personal documents you no longer need.
- > When using debit cards, make sure your card is swiped only once in the proper card reader. Shield the keypad when entering your PIN.
- > Don't give your personal details, account numbers or passwords over the telephone, by email or through the Internet unless you are certain you're dealing with a legitimate organization.
- > Always sign out of your online accounts and close your browser if you're going to be away from your computer.

CUMIS® Home Insurance protects credit union members with Identity Fraud Recovery Expense To protect credit union members against the growing threat of identity Fraud, our home insurance includes up to \$10,000 for fraud recovery expenses at no extra cost and no deductible.

For more information about Home or Auto insurance or for a free, no-obligation quote for our extensive coverage including no-charge identity fraud protection, call and speak with one of our CUMIS Insurance licensed representatives at 1-800-810-2847 or get an online [QuickQuote](#) in minutes.