

■ Good Hands® Advice

Tips to help you be prepared and informed



Protect Yourself from Identity Theft

Modern technology has improved our lives in many ways – providing various methods to communicate with others, offering convenient options to purchase items, and allowing us to manage our finances on our own terms. Unfortunately with new technologies, come new challenges and identity theft has become one of the largest. Consumers must be vigilant - here are some tips to help protect you:

Personal Information

- Don't give personal information over the phone, through mail or the Internet unless you initiated the contact and the company is reputable.
- Limit the number of credit cards you use and keep copies of your credit cards.
- Don't carry your Social Insurance Number around and don't give the number out unless it's absolutely necessary (tax and employment purposes).
- Limit the amount of identification you carry.
- Protect your personal information. Shred receipts, bills, statements, credit offers and any other sensitive information.
- Review your credit card statements, bank statements and phone bills every month for unusual patterns. If your bills don't arrive on time, follow up with creditors.
- Periodically check your credit reports.
- Guard your mail. Promptly remove mail from your mailbox after delivery. Ensure mail is forwarded or re-routed if you move. Have a neighbour pick up your mail if you're away on vacation.

Passwords and Personal Identification Numbers (PIN)

- Protect your PIN when using banking machines and paying at the point-of-sale.
- Change passwords and PINs regularly and never share them.
- Don't use easy-to-guess passwords or PINs like your birth date, your mother's maiden name, etc. A combination of letters and numbers is best.

Online

- If you receive an email from a business or person requesting personal information, do not give it out. Contact the organization to verify the legitimacy of the request.
- Ensure you're on a secure website before entering sensitive information.
- Clear the cache of your browser after visiting secure sites.
- Be careful when downloading files and installing programs.
- Use strong computer protection software.

If You're a Victim of Identity Theft

- Call the police immediately and ask for a copy of the police report.
- Contact your financial institution, credit card company and other companies that provide services to you.
- Cancel your credit cards and have new ones issued as soon as possible.
- Close your bank account(s) and open new ones. Ensure new accounts have password-only access.
- Obtain new bank machine and telephone calling cards with new password/PIN information.
- Contact Canada Post if your mail has been diverted.
- Obtain a new driver's licence.
- Contact credit bureaus and place a fraud alert on your credit reports.
- Avoid "credit-repair" companies as they usually can't help you.

For more helpful tips and advice, visit allstate.ca/learningcentre, contact your local Allstate Insurance Agency or call 1-800-allstate. Be sure to ask about Allstate's Identity Theft & Legal Expense Coverage.

Good Hands® claims service available 24/7

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