

## ARE WE PROTECTED FROM IDENTITY THEFT?

The ubiquity of technology has led to a sharp increase in the risk of identity theft. No company, even the most reputable, is immune to a potential breach in the security of their data. Consider the retail giant Target, which confirmed last year that the credit or debit card accounts of some 40 million of its U.S. customers had possibly been compromised by a cyber-attack.

Here are some tips to help you reduce the risk.

### Be careful when providing your personal information.

If someone calls or sends you an email asking for personal information, politely refuse. Instead, find the company's contact details, such as their phone number or website, and contact them directly to make sure the request is not fraudulent.

If mail is delivered directly to your home, consider installing a mailbox that locks. When discarding your old bills and other financial documents, remember to shred them first. Also, keep your private information and account details under lock and key.

### Are you a member of any social networks? Beware of what you reveal!

When creating an online profile, do not provide important personal information such as your marital status, date of birth or address.

Never accept a friend request from someone you do not know, as the request could come from a bot designed to access your personal information, including the names of your friends.

Also beware of online surveys and games, as they are often aimed at gathering information for a third party.

### Be careful if your child is offered a credit card!

Contact the credit bureaus and ask them if a credit file has been opened in your child's name. If the answer is yes, report an incidence of fraud and insist that your child's account be frozen until he or she is of age.

Fraudsters take advantage of birth announcements to open fraudulent accounts, which may go unnoticed for years.

### Outsmart the crooks!

Keep an eye on your bank accounts. Check them from time to time, to ensure that all your transactions are legitimate. Most financial institutions will cancel a transaction if you prove that it is fraudulent. You can also request your credit report, which the three major credit bureaus (Experian, Equifax and Trans Union), are legally bound to provide free of charge.

For further information on your needs with regard to identity insurance, please contact your portfolio manager at Vézina. We will give you expert advice on the choice of insurance that best suits your situation and protects what matters to you.