Appendix B
Identity Theft Frequently Asked Questions
For use when government issued ID or credit cards have been breached

What is Identity Theft?

Identity theft occurs when your personal information is used without your knowledge or consent to commit a crime such as fraud or theft. This may occur because identity thieves steal personal information and use it to impersonate you and commit crimes in your name. Identity thieves can manipulate your information and invade your personal and financial life. They can use stolen identity to conduct spending sprees, open a new bank account, divert mail, apply for loans, credit cards and social benefits, rent apartments and even commit more serious crimes.

In addition to names, addresses and phone numbers, identity thieves look for:

- Social insurance numbers;
- Driver's licence numbers;
- Credit card and banking information;
- Bank cards;
- Calling cards;
- Birth certificates;
- Passports.

What to do if Government Issued Documents are Lost or Stolen
If you birth certificate, driver's licence, social insurance card or any other government issued document is lost or stolen, notify the issuing authority right away so the document can be cancelled and a new one issued. You can also access this key contact information by visiting your nearest Ontario Government Information Centre or by phoning 414-326-1234 or toll-free 1-800-267-8097.

You may wish to take additional precautions such as placing a security/fraud alert on your credit bureau file, which flags the file for added security by potential lenders. You may also want to consider periodically obtaining a copy of your credit report and have any fraudulent transactions deleted. For your reference, the following is contact information for the three major credit card reporting agencies:

- Equifax – 1-800-525-6285
- Experian – 1-888-397-3742
- TransUnion – 1-800-680-7289

I've Taken All The Recommended Steps. Now What?
The following measures can help ensure that the identity theft is resolved and does not recur:

- Keep a log of all your phone calls. Write down the name of anyone you talked to, what he or she told you andthe date your conversation occurred.
- In complex cases, you may want to follow up in writing with contacts you've made on the telephone or in person.
- Keep all originals of supporting documentation, like police reports and letters to and from companies. Send copies only.
- Keep old files even if you believe the case has been resolved. Errors can reappear on your credit reports or your information can be re-circulated.

Where Can I Get More Information About Identity Theft?
Canadian Consumer Information Gateway - http://www.consumerinformation.ca/ Safe Canada - http://www.safecanada.ca/identitytheft_e.asp Consumer Identity Theft Kit - http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00084.html

Adapted from the Ontario Ministry of Community and Social Services - http://www.sse.gov.on.ca/mcs/en/Pages/Identity_Theft.aspx