

[Personal Insurance](#) / [Home Insurance](#) / [All about identity theft](#)

Identity Theft



Identity theft is one of the crimes that have been rising at the highest rate in Canada, so it is important for everyone to take precautions against its happening. Despite the precautions taken, however, there is always a risk that thieves will steal your personal information. For this reason, Optimum Société d'Assurance is pleased to offer you an endorsement covering the expenses related to identity theft that provides an additional protection up to \$15,000 for the following costs incurred to restore your identity:

Telephone expense including long-distance calls;

-
- Notary fees;
- Registered costs incurred to resolve credit issues;
- Expenses related to a second application for a loan(s) made subsequent to a first refusal by the lender;
- Legal costs incurred during legal proceedings started by merchants or collection agencies;
- Legal costs incurred during the process involved in restoring your credit history;
- Fraudulent transfer or removal of funds from an Internet accessed bank account;
- Loss of revenues resulting from your absence from work to settle issues connected to identity theft, up to \$200 a day and a maximum of \$2,000.
- This coverage is available with our homeowner, condominium, and tenants package and has no deductible. This coverage costs \$25.

For more information about this new Coverage for expenses connected to identity theft, please consult your insurance broker.