

Frequently Asked Questions about Identity Theft Coverage Purchased through the Power Workers' Union Protection Plan for Retirees

KEY ELEMENTS	COVERAGE TERMS & CONDITIONS
What is Identity Fraud?	Identity Fraud is the act of someone knowingly transferring or using, without lawful authority, your means of identification with the intent to commit, or to aid or abet, any unlawful activity that constitutes an offence under federal or provincial law.
How much does ID Theft Coverage cost?	Identity Theft Coverage can be purchased by retired members of the PWU only if they also purchase Title Insurance for an existing property through the PWUPP for Retirees. Both coverages can be purchased at a cost of \$399.00 plus applicable taxes.
Who is Covered?	<ul style="list-style-type: none"> • The PWU retiree; and • The spouse of the PWU retiree • Other dependents
Policy Period	<ul style="list-style-type: none"> • The policy becomes effective and coverage commences concurrently with the effective date of the Title Insurance Policy purchased through the PWUPP for Retirees. • Coverage is effective until sale of the property for which you concurrently purchased Title Insurance
Limits	\$30,000 per occurrence of Identity Fraud , including: <ul style="list-style-type: none"> • Lost Wages – to a maximum limit is \$500 per week to a maximum of 4 weeks subject to the terms and conditions below; • Credit/Debit Card Forgery and Counterfeit Currency Coverage – to a maximum of \$10,000 subject to the terms and conditions below.
Deductible	\$250 per occurrence of Identity Fraud
What is Covered? The following types of losses and expenses are insured, but only with respect to an occurrence of Identity Fraud which occurs during the Policy Period, and which is reported to the insurer during the Policy Period.	
Credit Recovery Services	<ul style="list-style-type: none"> • As a service to policy holders, the insurer will also provide assistance in restoring your identity and good credit. This may involve dealing with the government, credit agencies, financial institutions and other creditors and businesses. • These services are provided by the PWUPP for Retirees Call Center in the event of a claim. • Note that these credit recovery services are only provided if you are submitting an Identity Theft and/or Title Insurance claim.

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Lost Wages	<ul style="list-style-type: none"> • Lost wages as a result of time taken off from work: <ul style="list-style-type: none"> - To meet law enforcement agencies, credit agencies, legal counsel, or to complete affidavits, or - Due to wrongful incarceration arising solely from someone having committed a crime in your name. Note that coverage is not applicable if you have been incarcerated and are not acquitted of all charges and/or if all charges are not stayed. • The maximum limit is \$500 per week to a maximum of 4 weeks.
Expenses	<ul style="list-style-type: none"> • Notarizing affidavits or similar documents for financial institutions, creditors, or credit agencies. • Registered mail to law enforcement agencies, credit agencies, financial institutions or creditors. • Charges for long distance telephone calls to merchants, law enforcement agencies, financial institutions, creditors, or credit agencies in relation to the Identity Fraud.
Credit/Debit Card Forgery and Counterfeit Currency	<ul style="list-style-type: none"> • Coverage is provided to a maximum of \$10,000 for: <ul style="list-style-type: none"> - Legal obligations resulting from loss or theft of a credit card or debit card issued to you, provided that all terms of the card have been complied with, - Your legal obligations resulting from loss caused by theft or unauthorized use of a credit card, debit card or their account numbers when they are used electronically including via telephone or internet, provided that all terms of the card have been complied with - Your loss caused by forgery or alteration of any cheque drawn on an account of yours at a Canadian financial institution - Your loss caused by your acceptance in good faith of counterfeit Canadian paper currency. <p>NOTE:</p> <ul style="list-style-type: none"> • Unauthorized Use means use of a credit card or debit card or their account numbers without your permission. • Unauthorized Use does not mean use of a credit card, debit card or their account numbers in excess of the authorized amounts.
What is not covered?	<ul style="list-style-type: none"> • Any Identity Fraud or related claims involving any fraudulent, dishonest or criminal act by you or any person acting in concert with you, or by your authorized representative whether acting alone or in collusion with others; • Any indirect or consequential losses • Any type of lost income, including business or property income, other than lost wages.
Other Conditions of Coverage	<p>If you have other insurance that applies to an Identity Fraud situation, that insurance will apply first. The PWUPP for Retirees will apply after you have exhausted any other applicable insurance.</p>

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<p>What do I do if I find out about a claim?</p>	<p>Call the PWUPP Call Center at 1-888-393-0338.</p> <p>If you discover or somehow learn about an Identity Fraud or related situation, crime, or occurrence, it is very important that you call the PWUPP Call Center as soon as possible. Failure to do so could jeopardize your situation and prejudice you and/or the insurance company.</p> <ul style="list-style-type: none"> • Note that coverage only applies to an Identity Fraud situation which occurs during the Policy Period, and which is reported to the insurer during the Policy Period. • You must also report any matters giving rise to a claim to the financial institution concerned as soon as you become aware. You must make an application to the financial institution concerned for any relief the financial institution offers from the covered risks that occurred.
<p>What happens if I have a disagreement with the insurance company?</p>	<p>HKMB International Insurance Brokers has the staff, resources, expertise, and clout with the insurance companies to be of assistance and to support you in this instance. For more information about HKMB's role with the PWUPP click here.</p>

This summary is only intended to provide a general overview of coverage terms and conditions. This summary does not replace or supplant the actual policy wording. In all cases, the actual policy wording will determine availability of coverage, terms and conditions of the contract, as well as other restrictions or exclusions. Adjustment and payment of any claim will depend on the actual policy wording and depends on the merits of each fact situation.