



myIdentity™

Advice and coverage for today's world



Broker Tip Sheet

What is my Identity™?

In today's connected world, anyone can get tangled up in identity theft, cyber attack or a consumer dispute.

my Identity offers preventative advice and protection in a single package that includes:

- 24/7 legal information service phone line
- Assistance for most personal legal matters, including identity theft, landlord and tenant issues, family law, employment law and cyber events

Up to \$25,000 reimbursement of certain legal fees and other expenses for:

- **Identity theft:** to repair the customer's financial history and good name or resolve other problems as a result of identity theft, including legal representation, lost wages (up to \$5,000), ordering a credit profile and credit monitoring
- **Consumer disputes:** such as signing a contract with a door to door salesperson
- **Cyber protection:** covering certain computer specialist fees and costs to repair or replace computer hardware, software, mobile devices, home-connected devices and to restore data

Eligibility

- Available to customers with an Intact Insurance or Novex homeowner, condo or tenant policy

Pricing

- my Identity is affordable at less than \$5/month (\$50 annual premium)

Customer benefits

- Offers high value (preventative advice, reimbursement for certain legal fees and other expenses) at a low annual cost (\$50, or less than \$5 per month)
- More than just for identity theft: my identity offers protection for cyber events and consumer disputes
- Up to \$25,000 coverage per occurrence
- Someone to turn to, 24/7: Customers can call the legal information service phone line whenever they need it
- Using the legal information services or expense reimbursement will not count as a claim against the policy, so will not affect the customer's claims status

- No deductible
- Covers the customer, and while living with them, their spouse, children and anyone in their care
- No application required - easy to add to a homeowner, condo or tenant policy
- Access to credit bureau reports and monitoring (Equifax and TransUnion) for customers who are victims of identity theft
- If a customer needs full legal representation or advice, referral to a local lawyer can be arranged at a preferred rate

Sales opportunities

- **Cost-effective premium protection**
 - Affordable at less than \$5/month (\$50 annual premium)
 - Anyone can be victim of identity theft, cyber attack or have a consumer dispute
 - The legal information service phone line can be used whenever a customer needs it, at no extra charge
 - Up to \$25,000 reimbursement coverage per occurrence for certain legal fees and other expenses for identity theft, consumer disputes and cyber protection
 - No deductible
- **Competitive edge**
 - my Identity is designed to offer coverage provided by competitor products in the marketplace
 - Other insurers offer identity theft products; however, the features offered may not be as comprehensive as what is provided by my Identity
- **Offers customers flexibility, choice and peace of mind**
 - Convenient and easy to add to a property policy
 - Covers the customer, and while living with them, their spouse, children and anyone in their care
 - No application required - can be added to new business policies, renewals or mid-term additions
 - Can be easily added via portfolio transfer
- **A product tailored to the needs of customers**
 - Available to all property customers
 - Can aid in new business growth and retention

novex

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Advice and coverage for today's world



Handling customer objections

I'm already paying more for my home and auto insurance. Why should I add my Identity to my policy?

At less than \$5/month*, my Identity offers preventative advice and vital coverage in today's world. Everyone is susceptible to being a victim of identity theft, cyber attack/cyber extortion, or being pressured into signing a contract from a sales person. You can be a victim and may not even be aware of it. my Identity offers both the reassurance of having someone to turn to 24/7, plus reimbursement for certain legal fees and expenses related to identity theft, cyber events and consumer disputes. You can call the 24/7 legal information service phone line as many times as you want, which can mean significant potential savings: hourly rates for lawyers can range from about \$200 to over \$400.** If you do need a lawyer, one can be arranged for a preferred rate.

I change my passwords; use the latest anti-virus software; don't do any online banking or shopping and take other precautions online. Why should I purchase my Identity?

Fraudsters are getting sneakier...and smarter. According to the Competition Bureau of Canada, Canadians lost more than \$405 million to fraudsters between January 2014 to December 2017.

The 24/7 legal information service phone line is available to help prevent you from becoming a victim. Think you've received an email, phone call or offer that looks suspicious? You can access the 24/7 phone line for advice before you click, accept or act on the offer. The 24/7 legal representatives are well-versed in the latest scams and methods used by fraudsters.

For Intact Insurance and Novex broker and staff use only

*The rate is \$50/year. Other conditions, limitations and exclusions apply to all offers.

**Source: Canadian Lawyers 2018 Legal Fees Survey.

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