

A Message regarding Cybersecurity;

Phishing e-mails, How to Report a Phishing email Scam, and Identity Theft

- ***What is a phishing email, also known as a Spear-Phishing email ?***

A phishing email is a phoney and fraudulent email message that is sent to you that often looks like it is from someone you know, and it is looking for you to reply back to their email so they can either get your information, and / or, try to sell you something, etc.

They usually want you to reply back, or click on a button, or a link, in their email.

Do not open their Links, Buttons, or reply back to their email.

A phishing email is a deception. It is looking for people that they can trick into thinking that their email is from someone you know, from someone already in your contact list, so you will reply back to them. Or it may simply be in an email that is offering you something, or asking you for information, posing as a Bank or the Government, for example.

Hence, the takeoff on the word; “ fishing “.

The first red flag of a phishing email is it strikes you as odd, or unusual.

For example, you could get a phishing e-mail that looks as if it is from a business you deal with, and it is sent to you on a Saturday. This business, such as an office that is closed on Saturdays, would not usually send their customers an email when they are closed on that day.

If you receive an email that seems odd; check the sender's email address.

Check carefully; the email address may be very similar to one that you know, but there will be a slight difference, and if it does not match, it would be a phishing email.

Unfortunately, they can use your actual email address as well, if they get into your email account's Service Provider.

Again, if it is an odd or unusual email it could be a phishing email scam, so be aware.

Do not reply back, or open any links.

How to Report a Phishing Email Scam:

- ***Call Consumer Protection Ontario at 1-800-889-9768***
to check whether or not a complaint has actually been filed about your business.
 - ***Call the Canadian Anti-Fraud Call Centre at 1-888-495-8501***
to report the fraudulent email.
 - ***Go to www.anti-fraudcenter.ca***
 - ***Call your local police department***
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Identity Theft Coverage:

- *Identity Theft Coverage is available on homeowners, tenant, condominium, or Farm Insurance Policies.*
- *All of our customers who have such an Insurance Policy have Identity Theft Coverage on their Personal Property Policy.*
- *We make sure of this, as it is an important Insurance Coverage to have in today's world.*