



## IDENTITY PROTECTION

This is a summary of the protection offered free of charge to all individual and business UNI members (particulars) in cooperation with our partner Desjardins in the event of identity theft.

The following 3 measures cover all the bases when it comes to identity theft:

### 1. PROTECTION

If unauthorized transactions are made under any of your UNI accounts, our team will assist you and will take charge of the situation up to and including fully reimbursing you for transactions you are not responsible for. You will not suffer any financial loss under your accounts.

### 2. SUPPORTING YOU

If your personal information is used fraudulently, we will provide you with one-on-one support. Depending on your needs, our team of experts and lawyers will guide you throughout the identity restoration process:

- Information on how to get a copy of and protect your credit file
- Assistance with disputing and correcting inaccurate information in your credit file or on file with government agencies and financial institutions
- Information on how and why to file an identity theft statement
- A personalized list of the organizations you should notify
- Assistance with signing up for fraud alerts from the credit reporting agencies
- Assistance with signing up for alerts from creditors, financial institutions, government agencies and more
- Telephone consultations with a psychologist selected by our team to help you manage the stress associated with identity theft

### 3. REIMBURSING YOUR EXPENSES

As a UNI member, you now have a new type of coverage under which you may be reimbursed for certain expenses incurred during the identity restoration process in the event of identity theft. Before incurring expenses to recover your identity, please contact us to confirm their eligibility under this protection plan.

#### ELIGIBILITY

A representative of UNI or our partner Desjardins must confirm the identity theft, and you must be an individual or business member of UNI on the date on which you become aware of the identity theft and the date on which you request reimbursement.

#### REIMBURSEMENT LIMITS

Members may be reimbursed up to \$50,000 per identity theft occurrence for certain expenses related to the identity restoration process.

There is a limit, determined by UNI, on the maximum hourly rate eligible for reimbursement for certain professionals, including certified accountants, expert witnesses and lawyers. Furthermore, UNI and its partner Desjardins reserve the right to choose the professional. However, with express prior written consent from UNI and its partner Desjardins, members may select a professional of their own choosing.

### **ELIGIBLE EXPENSES**

Expenses eligible for reimbursement are only the necessary and reasonable expenses incurred by members which are directly related to the identity restoration process, such as:

- Certain costs for reporting identity theft and for amending or rectifying records
- Costs to get credit reports from credit reporting agencies, if they are issued within 12 months after the date the member became aware of the identity theft
- Costs of initial subscription to fraud alerts from credit reporting agencies
- Costs associated with the consequences of debt recovery following identity theft, such as court filing fees and expert witness fees
- Real loss of the member's base wages for reasonable and necessary absence from work, strictly for the purpose of identity restoration, within 12 months after the date the member became aware of the identity theft
- Costs to replace identification such as a driver's licence or passport
- Certified accountant and attorney fees

### **EXCLUSIONS**

The following will not be reimbursed:

- Financial or economic losses of any kind, except as expressly provided under the protection plan
- Expenses or losses resulting from criminal, dishonest or fraudulent acts committed by the member
- Expenses or losses that occur because the member voluntarily gave a means of access to a third party such as a password, ID, credit card or debit card
- Loss of potential income not realized
- Property damage, bodily injury, moral damages and personal damages
- Losses related to the financial performance of investments

### **PROCESSING OF REIMBURSEMENT APPLICATIONS**

The member must fill out a form and provide all original receipts and justifications for expenses concerning a reimbursement request.

For more information about these new measures or to take advantage of our support service, please call 1-800-224-7737.

This is a summary of the Identity Protection.