

protect your identity

Crime Prevention... **it starts with you!**



lock your vehicle

secure your home



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Refinancing your mortgage?
Think you might be a victim of fraud?
Have a legal problem with your home?



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in real estate matters.*

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MESSAGE FROM

the Ontario Association of Chiefs of Police

The high level of public safety our citizens enjoy makes our province a wonderful place to work in and raise a family in. Crime happens, but being aware of what you can do to keep your home, neighbourhood, and workplace safe goes a long way to ensuring we can limit criminal acts.

As police leaders, OACP members and the women and men who serve their communities as police officers regard crime prevention as a key priority. In fact, crime prevention is the first priority listed in Ontario's Police Services Act, which governs policing in our province. Along with law enforcement, assistance to victims of crime, public order maintenance, and emergency response, crime prevention remains a key pillar in accountable, professional policing throughout the Province of Ontario.

But police can't prevent crime on their own. That's why the OACP places an emphasis on the individual citizen's role in ensuring their own safety, and the safety of those they care about.

Personal responsibility is the focus of the OACP's 2013 Crime Prevention Campaign. Throughout the year, our officers will be seeking to work with all members of our communities to prevent crimes from taking place. Together with corporate and government partners, we'll be looking to support you as you make crime prevention a personal priority. How can you do that? You can begin by checking out what your local police service has to offer in terms of crime prevention tips and services. Also, check out our campaign sponsors – they have lots of tips for you in this booklet and on their websites and other social media. Finally, use the greatest weapon at your disposal – knowledge. Find out what each of us doing our part can do to prevent crime. All of us doing our part will lead to a safer Ontario!



Chief Steve Tanner
Halton Regional Police Service

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Everyday Simply®

Keep private information private by inserting your *Interac*® chip debit card instead of swiping. Only swipe your card if prompted by the terminal. In the unlikely event you do experience fraud, you can count on the *Interac* Zero Liability Policy* for protection.

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*The *Interac* Zero Liability Policy applies to losses resulting from circumstances beyond your control. Some conditions apply. Read more about this at Interac.ca.

Debit Card Safety still important for chip cardholders

Debit cards, ABMs and store terminals are now being upgraded to chip technology to provide greater security for card users. However, given the vast number of debit cards and terminals in the marketplace, the transition will not be completed until 2015. As a result, magnetic stripe transactions will continue throughout the transition, and it is still important to practice debit card safety, even if you have a chip card.

Although 99.99% of magnetic stripe transactions are processed without incident, we recommend following some important debit card safety tips to protect yourself:

- ▶ **INSERT FIRST** – If you have a chip debit card and are not sure whether the store terminal is chip-capable, insert the card first. If the terminal is not chip-capable, it will prompt you to swipe your card.
- ▶ **PROTECT YOUR PIN** – Always shield your PIN with your hand or body to prevent someone from stealing your PIN.
- ▶ **CHECK YOUR STATEMENTS** – Check your financial statements or online records regularly and if you suspect anything unusual, contact your financial institution immediately. If you are a victim of debit card fraud you are protected and you will be reimbursed by your financial institution.
- ▶ **MEMORIZE YOUR PIN** – Only you should know your PIN. If you suspect someone knows your PIN, even a friend or family member, change it immediately.
- ▶ **KEEP YOUR CARD IN SIGHT** – Always keep your debit card in sight when conducting transactions.
- ▶ **REPORT A LOST CARD** – Notify your financial institution immediately if your debit card is lost or stolen.

For more information about chip technology and security, visit www.interac.ca.



Who steals vehicles? Why??

Vehicle theft is no longer a crime committed just by teenagers out for a joy ride. It's big business run by organized crime rings to make a huge profit at your expense.

About half of all stolen vehicles are used to commit another crime or are driven – often recklessly – for simple purposes of transportation (this is called 'destination theft'). In these cases, the thieves are usually amateurs who take advantage of owner negligence by grabbing the first vehicle they can find that's been left unsecured.

In the other half of cases, vehicles are stolen by professional thieves involved in organized crime rings.

Some theft rings steal vehicles to order. That is, a specific make and model of vehicle is scouted and stolen, then often resold at an incredibly low price. The new owner is typically in for a rude surprise, because the ring will often steal the vehicle back and resell it to someone else, or the vehicle will be seized by police.

"Chop shops" strip stolen vehicles and sell off components, often to legitimate businesses that are unaware the parts are stolen. This is a big business that accounts for millions of dollars a year in profits for criminals.

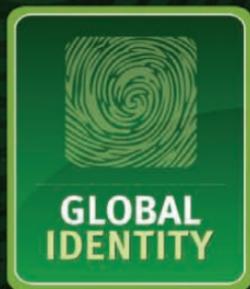
Theft rings under the control of organized crime frequently export stolen vehicles for sale overseas. The huge profits from this activity are used to finance other criminal activities, including drug trafficking, money laundering and terrorism.

Experienced car thieves know they can profit from stealing your car and your identity

Identity theft is a growing target in auto theft.

There is a way to fight back: **globali.com**[®] the next generation of vehicle registration and recovery has added identity protection and restoration services. Vehicle owners, car dealers and law enforcement are now united through a powerful and user-friendly website.

Register your vehicle now and learn more about identity theft protection at globali.com



www.globali.com

Put the Brakes on... Vehicle Theft

If you're like most of us, you want to protect those you love and the things you care about. Because your car plays such a vital role in your life, an auto thief can rob you of much more than just a vehicle.

Having your car stolen can mean missing work, school, or important appointments – even losing income. Without proper protection, your car – as well as your daily routine – is at risk. With vehicle theft on the rise, protecting your property is now more critical than ever.

That's the bad news. The good news is that there is something you can do to keep your car safe.

There are many misconceptions about who auto thieves are and what it really takes to protect your vehicle. **A little knowledge can go a long way to ensuring that your vehicle remains just that – your vehicle – safe, secure, and in your hands.**

common sense

rules to avoid auto theft:

- Store your valuables.
- Lock your doors.
- Park in a lighted area.

Answers:

1-False; 2-True; 3-False; 4-Cars; 5-Black market for parts



MYTHS vs REALITIES

Test your auto theft I.Q.

1 You can always count on your insurance company to pay for a rental car until you recover your vehicle or purchase a new one.

True

False

2 Every passing hour makes it less likely that your vehicle will ever be found.

True

False

3 There are ways to make your vehicle "theft proof."

True

False

4 This category of vehicle accounts for just over 50% of all thefts in Canada...

Cars

Trucks

SUVs

Mini-vans

5 Lower-end vehicles are increasingly popular with thieves – for what reason?

Less wealthy buyers

Easier to steal from less affluent neighbourhoods

Black market for parts

High-end vehicles are increasingly rare



What is Phishing?

Phishing is typically an email scam which tries to deceive people into thinking a legitimate organization is requesting private information. Also called "brand spoofing," phishing is the creation of email messages and web pages that are replicas of existing, legitimate sites and businesses. These websites and emails are used to trick users into submitting personal, financial, or password data.

WHAT TO LOOK FOR...

- ▶ A phishing message is intended to get a quick reaction from you, using upsetting or exciting information demanding an urgent response, or employ a false pretense or statement. Phishing messages are normally not personalized.
- ▶ Typically, phishing messages will ask you to **update, validate, or confirm** your account information, etc., to avoid negative consequences. They might even ask you to make a phone call.
- ▶ **The information being sought can include:** Social Insurance Numbers, full name, date of birth, full address, mother's maiden name, username and password of online services, driver's license number, personal identification numbers (PIN), credit card information (numbers, expiry dates and the last three digits printed on the signature panel) and bank account numbers.
- ▶ Often, the message or associated website includes official-looking logos and other identifying information taken directly from legitimate websites. Government, financial institutions and online payment services are common targets of brand spoofing. In some cases, the offending site can modify your browser address bar to make it look legitimate, including the web address of the real site and a secure https:// prefix.

HOW TO PROTECT YOURSELF...

- ▶ **Be suspicious of any email or text message containing urgent requests for personal or financial information** (*financial institutions and credit card companies normally will not use email to confirm an existing client's information*).
- ▶ Contact the organization by using a telephone number from a credible source such as a phone book or a bill.
- ▶ Never email personal or financial information.
- ▶ Avoid embedded links in an email claiming to bring you to a secure site.
- ▶ Get in the habit of looking at a website's address line and verify if it displays something different from the address mentioned in the email.
- ▶ Regularly update your computer protection with anti-virus software, spyware filters, email filters and firewall programs.
- ▶ A number of legitimate companies and financial institutions that have been targeted by phishing schemes have published contact information for reporting possible phishing emails as well as online notices about how their customers can recognize and protect themselves from phishing.
- ▶ Regularly check you bank, credit and debit card statements to ensure that all transactions are legitimate.
- ▶ Always report phishing. If you have responded to a suspicious email, report it to info@antifraudcentre.ca

TO LEARN MORE...

Canadian Anti Fraud Centre

1.888.495.8501

www.antifraudcentre.ca

Canadian Ministry of Public Safety

www.publicsafety.gc.ca/cybersecurity

Ontario Provincial Police

www.opp.ca

Royal Canadian Mounted Police

www.rcmp.ca

protect **Yourself Online!**

- ▶ NEVER share your passwords and select a complex password of letters, numbers and symbols.
- ▶ Beware of internet promotions that ask for personal information. Identity thieves may use phoney offers to get you to give them your information.
- ▶ After completing any sort of financial transaction online, make sure you sign out of the website and clear your internet file/cache.
- ▶ Before giving your credit card number or other financial information to a business, make sure that their website is protected and secured. Look for a lock symbol located somewhere on the browser or make sure the URL begins with https://.
- ▶ Chain letters and phoney investment schemes try to win your confidence with false promises of incredible returns – they're only after your personal and/or credit information. There are many types of investment frauds and scams. Many are convincing and look very real. To learn more about investing and making good investment decisions, visit www.GetSmarterAboutMoney.ca.
- ▶ Teach children to keep their identities confidential in chat rooms, bulletin boards or newsgroups.
- ▶ Today the vast majority of young people in Canada use social networking websites such as Facebook. Identity thieves can take simple information such as your birthday or your pet's name as clues to common passwords and steal your identity.
- ▶ Install fire-wall, anti-virus, anti-spyware, and security software and keep it up-to-date.



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OLG is committed to preventing fraud.



Here's why:

At OLG we're building Ontario's trust in our Lottery and Casino games. We conduct our business openly and honestly and provide Ontarians with games that are fair. One way we are doing this is to use a new, revolutionary and powerful analytic tool called Data Analysis and Retrieval Technology (DART) system to detect and prevent potential fraudulent behaviour. We are taking measures to ensure that the right prize goes to the right person, so that Ontarians can enjoy their favourite OLG games with peace of mind. For more information on this or for any questions related to OLG, call us at 1-800-387-0098 or visit us online at www.olg.ca.

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YOU HAVE WON!!!

Lottery Emails

There has been an ever-growing number of **scam LOTTERY emails** advising consumers they have hit the jackpot. You need to consider the following when you receive a solicitation of this kind.

- ▶ You cannot win without first buying a lottery ticket.
- ▶ Legitimate lotteries do not notify winners by email.
- ▶ They do not randomly select email addresses to award prizes to.
- ▶ They do not use free email accounts (Yahoo, Hotmail, etc.) to communicate with you.
- ▶ They do not tell you to call a mobile phone number.
- ▶ They do not tell you to keep your winnings secret.
- ▶ They will never ask a winner to pay any fees up front (like taxes or a security deposit) to receive a prize, lottery or sweepstake!
- ▶ **Remember, if you don't recognize who sent you the email – DELETE IT!**



Home security

Myths & Facts

Almost everyone has an opinion on trends in break-and-enters – why they occur or how to prevent them. Here are some facts regarding a few myths about break-ins.

MYTH Most residential break-ins happen at night.

FACT Most residential break-ins actually happen during the day, when the majority of people are not at home.

MYTH A chain lock offers good security.

FACT People buy chain locks in the belief that they provide adequate protection when answering the door. But the fact is that chain locks actually offer very little protection against the threat of a forced entry, and can result in a false sense of security when a superior lock is disengaged. A wide-angle peephole on your door is far superior because it will allow you to see who is outside your door while preventing the person from seeing inside your home, and possibly breaking the chain lock.

MYTH An alarm system is all that I need to protect my home and family.

FACT Unfortunately, this view is **NOT** shared by the average thief, and you may still be at risk. Residential alarm systems do indeed offer an increased level of security and some deterrence to criminals. However, they should not be considered as exclusive replacements for other home security measures, but should be used in conjunction with them.

WHAT YOU SHOULD KNOW...

- ▶ Police do not directly monitor burglar alarm systems, and it may take a few minutes before the call is directed to the police.
- ▶ Because of other crime prevention priorities, police cannot always treat residential alarm calls as high priority. So, check with your local police about their policy on responding to alarm calls.
- ▶ Thieves only spend between three to four minutes in a home, and in most cases the criminal will be gone before the police arrive.
- ▶ Most alarms will alert the alarm company through your phone line, which may render your phone line unusable for other calls. So, if you are home when somebody tries to break into your home, it may be impossible for you to call for immediate help. Therefore, if you have an alarm system at home, you may want to consider having an additional phone line, or cell phone for such calls. Check with your alarm service provider on how your phone line is used by the alarm system.
- ▶ Alternatively, an exterior mounted alarm with flashing strobe light could be used. This can alert neighbours to contact the police and/or scare off the criminal. But be sure to verify there are no bylaws or restrictions in your area for such an alarm.

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Protect Your Data. Protect Yourself.

is an industry-led initiative designed to help ensure that Canadian wireless users have the information they need to keep their personal information safe and secure, and to promote the safe use of wireless devices.

The Web site also features a dedicated section to provide consumers with information about how to keep themselves safe from mobile device theft.

www.ProtectYourData.ca

Protégez vos données. Protégez-vous.

est une initiative menée par l'industrie, conçue pour s'assurer que les utilisateurs canadiens du sans-fil disposent de l'information nécessaire pour protéger leurs renseignements personnels et pour promouvoir l'utilisation sécuritaire des appareils sans fil.

Le site Web comprend également une section dédiée à fournir aux consommateurs de l'information pour leur permettre de se protéger contre le vol d'appareils sans fil.

www.Protegezvosdonnees.ca

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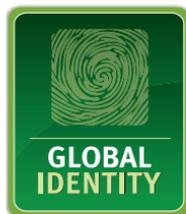
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On behalf of the Ontario Association of Chiefs of Police, I would like to thank the following sponsors and partners for their support in the 2013 Crime Prevention Campaign. If you would like more information on this or any other OACP campaigns, please email oacpadmin@oacp.ca.



Ron Bain
Executive Director, OACP



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