

Protect Your Property. PROTECT YOURSELL





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Tille Insurance 101

TitlePLUS® title insurance, available through your real estate lawyer, provides protection through its legal services¹ and fraud coverages, as well as post-closing coverage for certain events.

It covers unpredictable or undetectable issues such as forgery, fraud, or missing heirs that can affect rights of ownership.

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MESSAGE FROM THE ONTARIO ASSOCIATION OF CHIEFS OF POLICE

Ontarians enjoy a level of community safety and security envied around the world. As police leaders, members of the Ontario Association of Chiefs of Police (OACP) partner with our government, business, and community leaders to promote strong, safe and healthy communities, neighbourhoods, towns, and cities. In these changing times, however, traditional law enforcement alone is not enough to reduce or stop crime. Effective and strategic Crime Prevention strategies that engage our communities and our citizens in these efforts are essential in preventing crime.

The OACP's 2015 Crime Prevention Campaign is about continuing our collective efforts to stop crime before it happens. Safer communities are built when citizens are informed and involved in their personal safety, and that of their neighbours, friends, and co-workers. This year's campaign focuses on the theme of "Crime Prevention...Protect Your Property. Protect Yourself". Whether a crime occurs on the street, in the home, in school, on-line or at work, we are all affected and impacted. We want residents of Ontario to think about how they can help protect themselves, their families, neighbours, and workplaces from crime.

Crime prevention involves all of us working together to make our homes, neighbourhoods, and workplaces healthy and safe. Together, we all benefit from engaged partnerships and meaningful collaborations. When we mobilize the entire community, the impact on the wellness and safety of all Ontarians is limitless. Your police leaders are ready to partner with you.



Chief Jennifer Evans PEEL REGIONAL POLICE SERVICE PRESIDENT – ONTARIO ASSOCIATION OF CHIEFS OF POLICE

People tend to think of break-ins in strictly physical terms – that is, illegal access to your home or business, and items stolen or damaged.

But break-ins can have a negative impact on a person's mental well-being. Victims often speak of a sense of violation, which can lead to feelings of fear, anger and emotional distress – and especially in children or the elderly.

To protect your loved ones, your home, your property and yourself against crime, you are encouraged to read the pages that follow and to take steps to improve security in and around your home. Practice crime prevention in your daily life.

This booklet provides general information on keeping your home, and your personal and financial information secure. For further information we encourage individuals, families and community groups to contact their local police service or crime prevention association.

CRIME PREVENTION It's up to all of us...

Ontario's police leaders believe that crime prevention truly is a shared responsibility. That is why the Ontario Association of Chiefs of Police is working with the Government of Ontario and community partners throughout the province to develop the Ontario Model for Community Mobilization and Citizen Engagement. This model recognizes that crime prevention in all its forms MUST involve the community to ensure success and sustainability.

Do your part to build strong and safe communities:

- Discuss crime prevention with your family, friends, neighbours and co-workers
- Protect your family, your property and yourself
- Get involved in your community
- ► Speak-up for victims of crime
- Learn more about the Ontario Model for Community Mobilization and Citizen Engagement*

*For more information on the Model and how you can help build a safer and better Ontario, please contact us at info@OACP.ca.



What is it?

- 1. The TRACE[™] pen is an application device filled with 1,000s' of tiny metallic discs suspended in a phosphorus adhesive (visible with a black light) that is difficult to remove and hard to find.
- Each tiny disc, about the size of a grain of sand is laser-etched with a unique PIN (Personal Identification Number) that can be linked to the property owner through the TRACE[™] Identification Network. Essentially creating DNA for the user's property.
- 3. Property owners can mark roughly 50 items per TRACE™ pen.

Trace™

- Enables police to identify stolen property
- Enables police to return your stolen property
- Enables you, through theft prevention, to make a difference in your community

The TRACETM organization is built around the marking and locating of personal assets. Using a simple tool – the TRACETM pen – you can invisibly mark and then easily register their valuables online in a secure centralized database.

Identify Your Property

TRACE[™] Identified is currently available at Home Hardware Stores or online at www.traceidentified.com

traceidentified.com



HOME SECURITY Myths & Facts

Almost everyone has an opinion on trends in break-andenters – 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.

- PACT 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.

TIPS FOR SECURING YOUR HOME

In the hustle and bustle of everyday life it is easy to forget about home security. However, it is important to remember that your home is a prime target for thieves looking for valuables they know will be in your home, especially when you are not.

There are a number of simple, yet effective, ways that you can keep your home safe and secure all year round.

DETER BREAK-INS

Your first line of defence in home security is installing an alarm system and displaying the alarm company's decal in a visible location. A home alarm can be an effective deterrent for thieves looking for an easy target.

Equip your entry doors with deadbolts and install outdoor motion-sensor lights. Trim shrubbery to eliminate hiding places for unwanted visitors.

ALWAYS APPEAR TO BE HOME

An occupied home is a less attractive target than a vacant one. Any steps you can take to make your home appear occupied when you are away can help lessen the likelihood of a break-in.

Install timers to internal and external lights, and set TVs and radios to turn on and off in your absence. Stop mail service and ask a neighbour to take care of your garbage.

REDUCE FALSE ALARMS

Playing an active role in reducing false alarms will help ensure response personnel will be available when true emergencies arise.

Ensure your alarm monitoring station's "call list" is always updated. This includes adding the phone numbers of any caretakers who will be watching your home while you are away. Give your caretaker your alarm passcode and monitoring station's phone number so they can notify personnel of accidental false alarms.

Elder Abuse

PROTECT YOURSELF.....

- ► Stay as active as you can! Go on outings with friends. Volunteer. Join a club or gym. Visit neighbours.
- ▶ Maintain your friendships and maintain contact with loved ones.
- Have any cheques that you may receive such as pension cheques automatically deposited to your bank account.
- ► Have bills, such as your telephone bill, automatically paid from your bank account.
- Get legal advice when creating, and/or have a lawyer draw-up a Power of Attorney, and make sure that it has instructions regarding as to when it is to come into effect.
- ► Only grant Power of Attorney to someone, or some people, that you know you can trust, and who you know will respect your wishes.
- Attend educational seminars/sessions that are offered in your community regarding the abuse of older adults, your rights, senior's safety, etc.

For further information, please refer to the Canadian Network for the Prevention of Elder Abuse's Website – go to www.cnpea.ca.

what is ELDER ABUSE

Elder Abuse is most often defined as "Single or repeated acts, or lack of appropriate action, occurring within a relationship where there is an expectation of trust, which causes harm or distress to an older person."

Elder abuse takes many different forms – it's as varied and individual as its victims themselves. What doesn't change is that elder abuse happens far too often.



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physical bullying BULLYING

> When a person or a group purposely and repeatedly says or does hurtful things to someone else, it's bullying, and it takes many forms:

- PHYSICAL BULLYING includes hitting, punching, kicking, spitting or breaking someone's belongings.
- VERBAL BULLYING includes name calling, put-downs, threats and teasing.
- SOCIAL BULLYING includes spreading rumours, gossiping, excluding others from a group, or making others look foolish or unintelligent.
- CYBER-BULLYING which involves using communication technologies such as social networking, email and text-/instant-messaging to repeatedly intimidate or harass others. Cyber-bullying can follow a victim everywhere 24/7 – from school to the mall and all the way into a victim's home.

Bullying can be a traumatic experience for the victim, and some forms are even considered illegal and should be reported to your local police. Based on the available information, police will decide if an investigation is warranted and whether charges may be laid.

cyber bullying



PROTECT YOURSELF.....

- ► Tell the bully or bullies to stop in a calm, clear voice.
- If speaking-up is too hard for you or you don't feel safe, walk away and stay away. Don't fight back.
- ▶ Find an adult to stop the bullying on the spot.
- Don't keep your feelings inside. Talk to an adult that you trust. They can help you make a plan to stop the bullying.
- ► Tell your school teacher.
- ► Stay away from places where bullying happens.
- Stay near adults and other kids. Most bullying happens when adults aren't around.
- Always think about what you post online because you never know what someone will forward to others, and never share anything that could hurt or embarrass anyone.
- Keep your passwords secret, because you never know who might give it away or use it in ways you don't want. Only let your parents have your passwords.
- Think about who sees what you post online complete strangers or friends or friends-offriends? Use your privacy settings to control who sees what.
- Keep your parents in the loop. Tell them what you're doing online and who you're doing it with. Let them 'friend' or 'follow' you... And listen to what they have to say about what is and isn't okay to do. They care about you and want you to be safe.
- Talk to an adult you trust about any messages you get or things you see online that make you scared or upset...And if it is cyber-bullying, report it!

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 your 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

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 phony 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 online 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.

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.



Know your limit Play within it knowyourlimit.ca

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.

MYTHS vs **REALITIES**Test your auto theft I.Q.

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

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



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

| Cars |
|------|
| |

Trucks



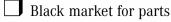
Mini-vans

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



Less wealthy buyers

Easier to steal from less affluent neighbourhoods



High-end vehicles are increasingly rare

Answers:

1-Halse; 2 -Irue; 3 -Halse; 4 -Cars; 5 -Black market for parts

False

True

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



Who steals vehicles?

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 purpose 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.

WHY DRIVE WHEN YOU CAN TAKE THE TRAIN?

At VIA Rail, we give our customers a unique travel experience. People choose the train because no other mode of transportation provides a more comfortable, secure and relaxing way to travel. We are committed to improving our services, and we believe each passenger should be treated to memorable moments on board our trains. VIA is the only carrier to offer the space that makes the trip as enjoyable as the destination.



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A MORE HUMAN WAY TO TRAVEL VIA Rail Canada



If **YOU** are involved in a collision, **COLLISION REPORTING CENTRES** *are here to help!*

\$1,000 or more combined vehicle damage must be reported to Police.

Report the collision to the Police at the Collision Reporting Centre when there are:

- No injuries
- No Criminal Activity
- No Dangerous Goods

Exchange information at the scene, then conveniently report in the safety of your local Collision Reporting Centre as soon as possible. Our professional and courteous staff will guide you through the process with Police, and if you wish to report to your Insurer, they will assist you for convenient "One Stop Service"!

Our "Damage Reported to Police" Sticker program and photographs of all vehicles brought to our Collision Reporting Centres help to prevent insurance fraud.

Accident Support Services has 28 offices across Ontario to serve you!

For more information and locations please visit our website at www.accsupport.com or call 1-877-895-9111

PROUD TO SUPPORT THE 2015 CRIME PREVENTION CAMPAIGN



10 Ways to help reduce AUTO THEFT

When leaving your vehicle remember.....

- 1. Never leave your vehicle running unattended.
- **2.** Lock all doors.
- **3.** Remove all valuables.
- **4.** Completely close all the windows.
- 5. Park in well-lit locations. Avoid isolated areas.
- **6.** Install an alarm system with a kill switch.
- 7. Install a steering wheel locking device.
- 8. Install a locking fuel cap.
- 9. Install a vehicle tracking system.
- 10. Install an ignition or fuel kill switch.

WE ARE

POLICE FOUNDATIONS DIPLOMA

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Humber's two-year Police Foundations diploma program focuses on the practical law enforcement and human relations skills required to police modern, socially, ethnically and technologically diverse communities.

Students will learn how to investigate criminal offences, to intervene in crisis situations and to model ethical and professional behaviour.

The Forensic Studio, Crime Scene Lab, moot 'Court of Justice', mock interview rooms and Driving Sim Lab provide students with an experience as close as it gets to real life.



communityservices.humber.ca

WE ARE BEYOND



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On behalf of the Ontario Association of Chiefs of Police, I would like to thank the following partners for their support in the 2015 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



www.oacp.ca