

Preventing Fraud



www.mto.gov.on.ca

Ministry of Transportation
Driver and Vehicle Licensing
Call Centre 416-235-2999 or toll free
at 1-800-387-3445

VEHICLE THEFT AND FRAUD - CONSUMER TIPS

- 1. Keep your vehicle permit and insurance certificate in a secure place on your person so you can provide this information, if requested, to law enforcement.**
 - Avoid putting it into an open purse or large pocket where it may be easily stolen or fall out.
- 2. When at home and not operating your vehicle, carry your vehicle permit and insurance certificate in a secure place.**
 - Never leave your vehicle permit and insurance certificate carelessly lying around, especially if you employ outside help or where thieves or strangers looking into your house can easily see it.
 - Placing it in the glovebox of your vehicle is not particularly secure either, in case the vehicle is stolen.
- 3. Never leave originals or even photocopies of your vehicle permit or insurance certificate inside your vehicle, particularly not in plain view.**
 - Thieves may be tempted to steal these and use the information they contain to perpetrate fraud.
 - Store your vehicle permit and insurance certificate securely on your person so if your vehicle is stolen they cannot be used to perpetrate additional fraud.
- 4. Never leave briefcases, purses and duffel bags in plain view inside your vehicle.**
 - Regardless of what these actually contain, thieves who think these may contain valuables could be tempted to break into your vehicle.
- 5. Never leave your vehicle running or leave the keys in the ignition unless you are in it.**
 - Thieves could not only steal your vehicle but may also use any personal information they find, to steal your identity or perpetrate other fraud.
- 6. Lock the doors of your vehicle when you leave it.**
 - Auto theft does not just happen in large urban centres.
 - Thieves may steal an unlocked vehicle, or rummage through it looking for valuables and documents containing personal information (i.e. vehicle registration and insurance information).
 - Do not store a set of keys, vehicle permit and registration information or other documents containing personal information in your vehicle.
- 7. Never put your vehicle permit or insurance certificate in the trash or recycling bin without first cutting it into small pieces or shredding it.**
- 8. Never provide information about your vehicle (in particular about the Vehicle Identification Number or "VIN" information) in response to an unsolicited Internet or telephone request, regardless of the apparent source.**
 - The VIN is a unique series of 17 letters and numbers used to identify a vehicle. It contains valuable information about the manufacturer, make/model, equipment and class of vehicle that helps law enforcement, insurance industry, consumers and government and others, identify it.
 - If you are asked to provide it, find out who will have access to it, why it is needed and what safeguards are in place to prevent unauthorized use.
 - If you are not satisfied with the response, ask more questions or consider not providing the information being requested.
 - Remember, it's **your** identity - **you** must protect it.
- 9. Before you make a decision to buy a used vehicle privately, ask to see the sellers Used Vehicle Information Package (UVIP) and review it closely.**
 - For more consumer protection tips on buying and selling a used vehicle in Ontario, see Buying and Selling a Used Vehicle in Ontario at www.mto.gov.on.ca/english/dandv/vehicle/used.htm
- 10. If you are victim of vehicle theft/fraud, report the incident immediately to your local police.**
 - For more ideas on preventing vehicle theft and fraud, contact your local police or visit the website of the Insurance Bureau of Canada at www.ibc.ca

PREVENTING DRIVER LICENCE FRAUD - CONSUMER TIPS

1. Keep your driver's licence in a secure place on your person so you can provide this information, if requested, to law enforcement.

- Avoid putting it into an open purse or large pocket where it may be easily stolen or fall out.
- Avoid leaving it in plain view inside your vehicle.



2. When in your home and not operating your vehicle, carry your driver's licence in a secure place.

- Never leave your driver's licence carelessly lying around, especially if you employ outside help or where thieves or strangers looking into your house can easily see it.

3. Do not put an expired driver's licence or any other document with personal information into your garbage or recycling bin without first cutting it into small pieces or shredding it.

- This helps guard against "dumpster diving" by identity thieves who attempt to retrieve personal information in your garbage or recycling bin so they can steal your identity and obtain credit, goods and/or services in your name.

4. Never leave briefcases, purses and duffel bags in plain view inside your vehicle.

- Regardless of what these actually contain, thieves who think these may contain valuables could be tempted to break into your vehicle.

5. Always remember to retrieve your driver's licence immediately if you present it as a form of identification.

- Never leave it as a security deposit – it contains valuable personal information that could be used to perpetrate fraud.

6. Never provide your driver's licence number or other personal information in response to an unsolicited Internet, telephone or mail request.

- If you are unsure, contact the organization directly and satisfy yourself that the request is legitimate and warranted. Find out who will have access to it, why it is needed and what safeguards are in place to prevent unauthorized use.

7. Consider photocopying the identification in your wallet and storing the photocopies securely in your home.

- If your wallet is lost or stolen, having photocopies of your cards on hand should make it easier for you to notify and advise the appropriate institutions.

8. If you lose your wallet, report the loss immediately to the police.

The Government of Ontario website - Lost Wallet - has some valuable tips outlining what action you should take to protect yourself. Please visit www.gov.on.ca

- If your driver's licence is lost, stolen or damaged, contact a Driver and Vehicle Licence Issuing Office. For a list of locations, please visit www.mto.gov.on.ca/english/dandv/issoff.htm

For more information, see Replacing a Lost, Stolen or Damaged Driver's Licence at www.mto.gov.on.ca/english/dandv/driver/replace.htm

or call the Driver and Vehicle Licensing Call Centre at 416-235-2999 or toll free at 1-800-387-3445.

9. If you find yourself in the unfortunate position of being a victim of identity theft, in addition to immediately notifying the police, report the incident to PhoneBusters – National Call Centre: 1-888-495-8501 (toll free). For more information, visit www.phonebusters.com

- PhoneBusters gathers information and intelligence about identity theft and provides advice and assistance to victims.

10. For additional information on protecting yourself from identity theft, visit the website of the Information and Privacy Commissioner of Ontario at www.ipc.on.ca, or the Ministry of Government Services, Access and Privacy Office at www.accessandprivacy.gov.on.ca

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