



REALTY INC., BROKERAGE

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January 14, 2021

Attention Valued Client

### **NOTICE OF PRIVACY BREACH**

Dear Sir/Mesdames,

I am writing to you with important information about a recent privacy breach involving your personal information. The purpose of this letter is to describe the breach, its potential impact on you, and the steps you can take to minimize the harm to your privacy.

#### **What Happened?**

On or about November 16, 2020, we became aware that our data servers and systems were breached through a phishing scam. Phishing is a form of fraud in which an attacker masquerades as a reputable entity or person in an email or other form of communication. The breach was likely the result of a staff member who had their password compromised, which was then used to exploit entry into our systems.

#### **What Information Was Involved?**

As a result of this unauthorized and unexpected phishing scam, the hackers were able to gain access to your personal information, including (if applicable): agreements of purchase and sale, listing agreements, FINTRAC forms, mortgage approvals, copies of cheques and/or bank drafts, invoices, driver's license, passport, social insurance number, and property address. Please note that not every item on the foregoing list may apply to your personal information that was accessed. Rather, in most cases it was a limited combination of one or more of the enumerated documents on our system.

We do not believe that any other of your personal information was compromised as a result of this security incident.

#### **What Are We Doing?**

On November 16, 2020, within two hours after discovering the breach, we acted swiftly to begin an internal investigation. We have been engaging with an experienced IT services company to investigate, control, and mitigate harm to all affected individuals. In addition, we have taken steps to enhance the security around access credentials and to enforce security measures that will prevent this type of incident from recurring in the future.

We are working closely with our internal IT department, external IT services company, and the Office of the Privacy Commissioner of Canada to address the privacy breach.

#### **What Can You Do?**

- **You may periodically request a credit report.** Whether or not your data has been involved in a breach, you can receive a report from each of the national credit bureaus listed below. You should remain vigilant about suspicious activity and check your credit reports, as well as your other account statements, periodically over the next 12 to 36 months. You should immediately report any suspicious activity to the credit bureaus.



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- **You may place a fraud alert on your credit report.** A fraud alert tells creditors to contact you before they open any new credit accounts or change your existing accounts. This can help prevent an identity thief from opening additional accounts in your name. As soon as one of the credit bureaus confirms your fraud alert, the other credit bureau will be automatically notified in order to place alerts on your credit report, and the reports will be sent to you free of charge. To place a fraud alert on your credit file, contact one of the two national credit bureaus at the numbers provided below.
- **Order your credit reports.** By establishing a fraud alert, you will receive a follow-up letter that will explain how you can receive a free copy of your credit report. When you receive your credit report, examine it closely and look for signs of fraud, such as credit accounts that are not yours.
- **You can place a “credit freeze” on your credit file so that no credit reports can be released without your approval.** Please contact the national credit bureaus below for more information. Both bureaus charge a fee for this service. To contact the credit bureaus, you can call the numbers below, or you can visit their websites for further contact information:
  - Equifax: 1-800-465-7166; [www.equifax.ca](http://www.equifax.ca)
  - TransUnion: 1-800-663-9980; [www.transunion.ca](http://www.transunion.ca)
- **Continue to monitor your credit reports.** Even with a fraud alert on your account, you should continue to monitor your credit reports to ensure that an imposter has not opened an account with your personal information.

#### For More Information

You may contact us with questions and concerns about the breach of your personal information. You may call 905 474-0590 during **normal business hours** with any questions you have or e-mail us at [info@livingrealty.com](mailto:info@livingrealty.com).

Additional information is available on the Office of the Privacy Commissioner of Canada’s website at <http://priv.gc.ca>.

We sincerely regret any inconvenience this incident might cause you. We take our role in safeguarding your personal information and using it in an appropriate manner very seriously. Please rest assured that we are doing everything we can to rectify the situation.

Should you have any questions regarding this notice or if you would like more information, please do not hesitate to communicate with the undersigned.

Sincerely,

**The Team at Living Realty Inc.**