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U.S. Telecommunication Lottery Sweepstakes Draw, Home Phone Mega Raffle

August 20, 2015

The Financial Services Commission of Ontario (FSCO) is warning consumers about a mail scam conducted by unlicensed companies under various names, including:

- Cornerstone Assurance Brokers Inc.*
- Landmark Assurance Financial Services
- Christopher Banks Brokerage and Financial Services
- Christopher and Banks Financial Services Credit Union Inc.
- Northern Assurance Brokerage & Financial Services*


These entities appear to have issued notices advising recipients that they are among the winners of a U.S. Telecommunication Lottery Sweepstakes Draw or Home Phone Mega Raffle.

The companies claim to be working on behalf of the Multi-State Lottery/Gaming Association to find winners that have not claimed their winnings and to help them navigate the laws and protocols mandated by federal and state regulations on sweepstakes winnings.


The company sends the recipient a cheque – supposedly to help pay taxes, insurance, handling and shipping fees – and urges the recipient to contact the claims representative listed on the document to activate the cheque and start the claims process.

The office addresses provided on the notices are often false locations and advertise themselves as the Division of Unclaimed Funds.

This type of scam is commonly known as an [advance fee fraud](#).

Consumers should exercise caution if they receive unsolicited correspondence advising of lottery, sweepstakes or raffle winnings, and are encouraged to forward copies of the materials received to the [Canadian Anti-Fraud Centre](#) .

It should be noted that although these companies appear legitimate and may have similar names to registered companies, they are not registered or affiliated with FSCO or the Registered Insurance Brokers of Ontario (RIBO).

FSCO's website contains a list of all [insurance companies](#) and [agents](#) licensed to do business in Ontario. RIBO's [website](#)  contains a list of all brokers licensed to do business in Ontario.

*Cornerstone Assurance Brokers Inc. is not affiliated or associated with Cornerstone Insurance Brokers Ltd., which is licensed by RIBO; Northern Assurance Brokerage & Financial Services is not affiliated or associated with Northern Insurance Brokers Inc., which is licensed by RIBO.

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Additional information

[What to do if you think you are a victim of a scam or fraud](#)