



How does Cyber Risk affect you personally?

Over 25% of affluent families have had a cyber breach. The most common tool used in breaches is phishing, followed by ransomware, malware and social engineering. Many of these attacks were due to inside threats, such as a domestic employee leaking information. As commercial businesses are becoming more focused on securing their networks, hackers are now focusing on personal networks.

Most personal insurance carriers offer cyber protection endorsements that can be added to homeowner policies. Coverage can be provided for cyber extortion, data restoration, cyber bullying, crisis management and others. A discussion with a personal risk advisor can help identify potential exposures and incorporate personal cyber risk coverage into your risk management program.

HOW DO YOU AND YOUR FAMILY REDUCE YOUR CYBER RISK?

Practice the following safety measures to add an additional layer of protection for your family.

Secure your home's private networks

- Set up a **guest network for visitors** to your home and add smart devices to this network
- Do not connect to public Wi-Fi; **use a personal hotspot for extra security**
- **Reset your router's password** or update the device
- **When choosing your router's level of security, opt for WPA2**, if available, or WPA – these levels are more secure than the WEP option.

Update system and device software and practices

- Use a **password manager app** for unique and more complex passwords
- Check with sites like **SpyCloud** or **Have I Been Pwned** to track breach exposure and force password resets if your information has been compromised
- **Use Multi-Factor (aka Dual-Factor) Authentication** with banking, e-mail accounts, password manager apps, and smart devices
- Verify **anti-virus** is enabled and up to date on your devices

Social media and smart devices increase risk

- **Social media** creates additional risk exposures. As of 2021, there were over 4,480,000,000 active social media users.
- **Gaming consoles** can expose players to being hacked. As of 2021 the popular online game Fortnite, had over 80,000,000 users worldwide
- **Unplug your smart speaker** while working from home if you work in a role involving highly confidential information

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