Your guide to overcoming cyberthreats

CHUBB®

Personal Risk Services

Six common cyber vulnerabilities and how to help protect the online you

Whether you're running a household or a business, you may be susceptible to cybercrime if you use the internet, computers, or other digital media. At Chubb, we look for ways to do more for our clients, like helping you prevent issues from happening in the first place. That's why we've highlighted six of the most common cyber vulnerabilities and provided tips for how you can protect your identity, your money, and your family.

1 Social media

With over 2.7 billion people actively using social media–that's 37% of the world's population[1]–it's no wonder cybercriminals are targeting these networks.

1 in 10

social network users have fallen victim to a scam or fake link on social network platforms.[2]

More than

600,000

Facebook accounts are compromised every day.[2]

How to protect yourself[3]

- Only share information, posts, and pictures with your inner circle–**actual friends and family.**
- **Remove yourself** from public searches.
- **Be wary of third-party apps.** While they can provide entertainment and functionality, some will also install malware and viruses on your system.
- **Use strong passwords.** Try turning a sentence into a password[4], by using the first letter of each word in a sentence you can remember. i.e.: If your sentence is "When I was 7, my sister threw my stuffed rabbit in the toilet," your password would be "WIw7,mstmsritt"

1 Digital in 2017: Global Overview, We Are Social, https://wearesocial.com/special-reports/digtal-in-2017-global-overview
2 https://www.go-gulf.com/blog/cyber-crime/
3 "Social Media Prevention Tips," CyberScout
4 Bruce Schneier

2 Cyberbullying

With 90% of teens online and 73% using a social network, it's not surprising that bullies have taken to cyberspace.

Over ½ of teens have

been bullied

online [5]

Over ½

of teens have engaged in cyberbullying.[5]

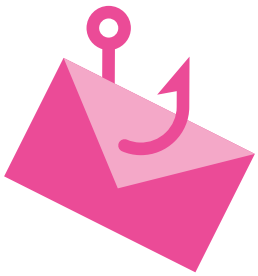
How to protect your kids from cyberbullies

- Monitor your kids' cell phone activity with an app like **TeenSafe.**
- Help them understand your perspective–that you are **keeping them safe**, not invading their privacy.
- **Set limits** and boundaries on their use of mobile devices.
- Lead by example– disconnect and give them **your full attention.**

5 "The TeenSafe Parenting Guide to Tech Safety," https://www.teensafe.com/blog/teensafe-parenting-guide-tech-safety/

3 Phishing scams

U.S. workers spend an average of 6.3 hours a day checking email.[6] You might be surprised to learn how many of those emails are phishing scams, tricking you into clicking on a malicious attachment or website.



90%

of all cyberattacks start from phishing emails.[7]

Apple IDs are the

#1 target

for credential theft emails.[8]

Fake invoice messages are the

#1 type

of phishing lure.[9]

Reports of W-2 phishing emails increased

870%

in 2017.[10]

How to protect yourself[11]

When it comes to phishing emails, don't click the link or email itself if:

- It seems **urgent for no reason.**
- It is a request from **someone you don't know** personally or you don't do business with currently.
- You spot **poor grammar,** spelling or syntax–which means it's not coming from a reliable or professional source.
- You hover over the link and **the URL doesn't match** the description of the link.
- It asks for **sensitive information.**

6 "U.S. Workers Spend 6.3 Hours A Day Checking Email: Survey," HuffPost, May 13, 2016
7 https://blog.sonicwall.com/2018/03/phishing-emails-the-spear-of-the-cyber-attack/
8 Proofpoint 2017 Human Factor Report
9 Symantec 2017 Internet Security Threat Report (ISTR)
10 IRS Return Integrity Compliance Services
11 "Phishing Protection Tips," CyberScout

4 Crimes involving electronics

These days, nearly everyone is online. That means computers and networks are a great way for cybercriminals to access your personal information or sensitive data.

A laptop is stolen every

53 seconds[12]

80%

of the cost of a lost laptop is from data breach.[12]

How to protect your devices[13]

- **Password protect** every device you have.
- Install and regularly update **antivirus** and **anti-malware** security software.
- **Power down** when you're not using your computer.
- Physically r**emove all storage drives** before disposing of your computer.

How to protect your network[13]

- **Always use encryption** (WPA or WEP) to secure your network and your wireless router.
- Set wireless to **no-broadcast.**
- **Avoid using public networks** and disable Wi-Fi access on your device when not in use.

12 "Mobile Device Security: Startling Statistics on Data Loss and Data Breaches," Channel ProNetwork, http://www.channelpronetwork.com/article/mobile-device-security-startling-statistics-data-loss-and-data-breaches

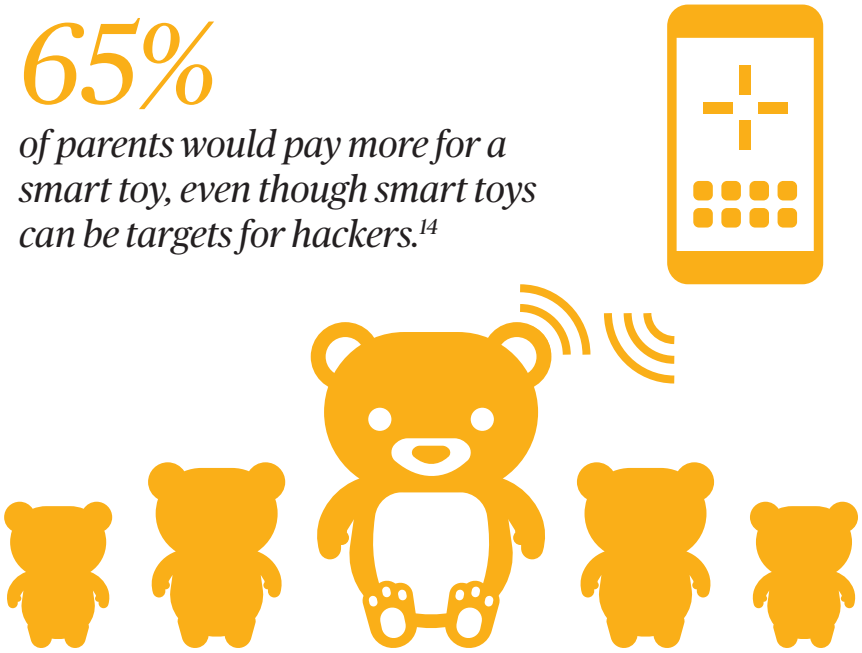
13 "System Protection Tips," CyberScout

5 Smart toys and homes

As our world becomes more interconnected, we need to look beyond the obvious cyber targets to things in our everyday lives, such as smart gadgets for the home and smart toys for the kids.

65%

of parents would pay more for a smart toy, even though smart toys can be targets for hackers.[14]



Attacks on Internet of Things (IoT) devices such as webcams, DVRs, and connected thermostats, increased by

600% *in 2017*[15]

How to protect yourself[14]

- **Do your research**—Google the product to look for red flags about security or privacy.
- **Teach your children** what types of information are okay to share with their smart toys—and turn the toys off if they're not in use.
- Keep an eye on how your child uses the smart toy. **Turn it off** during private discussions.
- Be sure to **change the default password** and update the software regularly.

14 "The Dark Side of Smart Toys," CyberScout
15 Symantec 2018 Internet Security Threat Report

6 Ransomware

Ransomware is an attack on your computer or network that locks up or encrypts your data unless you pay a "ransom." Experts agree that you should never pay, because you probably won't get your data back anyway. Your best bet is prevention.

Mobile ransomware rose by

250% *in the first few months of 2017.*[16]

Damage costs from global ransomware are predicted to be

$5 billion

in 2017, up from $325 million in 2015.[17]

How to protect your yourself

- **Back up your data.**
- **Install antivirus software** and update your system regularly.
- **Never pay**–you will be giving the hackers additional information.

16 Kaspersky Lab Malware Report for Q1, 2017, https://usa.kaspersky.com/about/press-releases/2017_kaspersky-lab-reports-mobile-ransomware-dramatically-increased-in-q1-2017

17 Ransomware Damage Report, 2017 Edition, Cybersecurity Ventures, https://cybersecurityventures.com/ransomware-damage-report-2017-5-billion/

For more information

Please contact your agent or broker or visit

www.chubb.com/online-you-protected

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