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 3.5 billion people actively using social media – that's 45% of the world's population[1] – it's no wonder cybercriminals are targeting these networks.

Nearly

1.3 billion

social media users worldwide have had their social media accounts hacked in the last five years.[2]

It's estimated that

50-100 million

monthly active Facebook user accounts are fake duplicates.[5]

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 https://wearesocial.com/us/blog/2019/04/the-state-of-digital-in-april-2019-all-the-numbers-you-need-to-know
2 https://www.bromium.com/wp-content/uploads/2019/02/Bromium-Web-of-Profit-Social-Platforms-Report.pdf
3 "Social Media Prevention Tips," CyberScout
4 Bruce Schneier
5 https://www.mcafee.com/enterprise/en-us/security-awareness/cybercriminal-social-media.html

2 Cyberbullying

95% of teens have a smartphone and 45% say they are online "almost constantly."[6] It's no surprise that bullies have taken to cyberspace.

59% of teens have

been bullied

online[7]

64%

of students who experienced cyberbullying said it really affected their ability to learn and feel safe at school.[8]

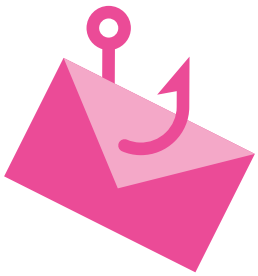
How to protect your kids from cyberbullies

- 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.**

6 https://www.pewinternet.org/2018/05/31/teens-social-media-technology-2018/
7 https://pewinternet.org/2018/09/27/a-majority-of-teens-have-experienced-some-form-of-cyberbullying/
8 https://cyberbullying.org/new-national-bullying-cyberbullying-data

3 Phishing scams

Most workers check email every six minutes, opening 70% of emails within six seconds of receipt.[9] Many of these emails are phishing scams, trying to trick you into clicking on a malicious attachment or website.



More than

90%

of breaches start from phishing emails. [10]

38% of malicious email files were

Microsoft Office

formats (Word, PowerPoint and Excel).[12]

Nearly 50% of phishing sites now use

https encryption,

making them look like they're safe.[13]

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.**

9 https://blog.rescuetime.com/communication-multitasking-switches/
10 https://cofense.com/
11 "Phishing Protection Tips," CyberScout
12 https://www.cisco.com/c/dam/m/hu_hu/campaigns/security-hub/pdf/acr-2018.pdf
13 https://www.proofpoint.com/us/security-awareness/post/latest-phishing-first-2019

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[15]

80%

of the cost of a lost laptop is from data breach.[15]

How to protect your devices[14]

- **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[14]

- **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.

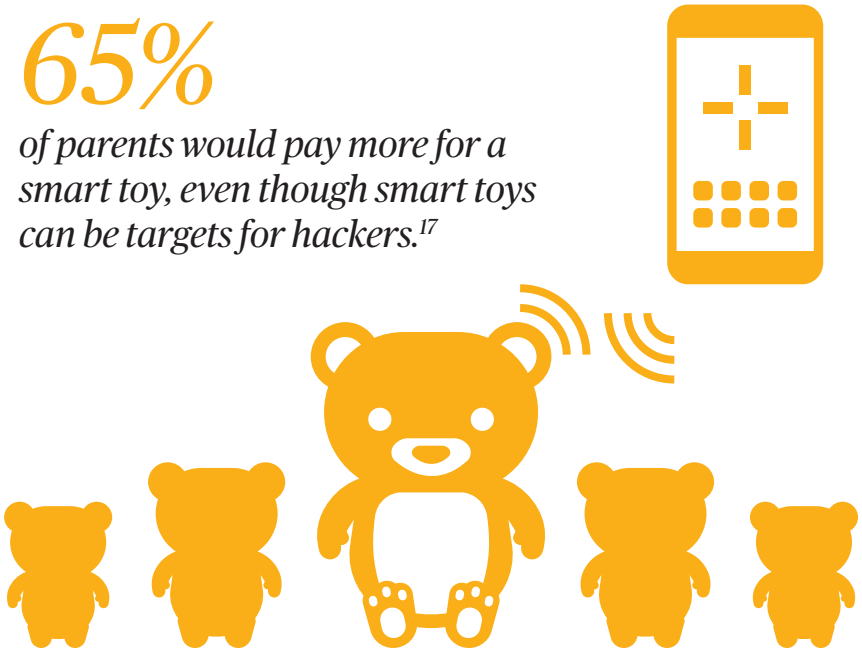
14 "System Protection Tips," CyberScout
15 "Mobile Device Security: Startling Statistics on Data Loss and Data Breaches," Channel ProNetwork, http://www.channelpronetwork.com/article/mobile-device-security-startling-statistics-data-loss-and-data-breaches

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.[17]



Routers and connected cameras represented

90% *of IoT attacks in 2018.*[17]

How to protect yourself[16]

- **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.

16 "The Dark Side of Smart Toys," CyberScout
17 https://www.symantec.com/content/dam/symantec/docs/reports/istr-24-2019-en.pdf

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 2018.*[18]

It is estimated that

4,000

ransomware attacks occur daily.[19]

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.

18 https://www.symantec.com/content/dam/symantec/docs/reports/istr-24-2019-en.pdf
19 https://www.mcafee.com/content/dam/enterprise/en-us/assets/reports/restricted/economic-impact-cybercrime.pdf

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