

# How to Tell When you're Being Hacked

## **Know the Warning Signs**

Sometimes it's obvious that you've become a victim of a cybercrime. But other times, you have to know what to look for. If you can't get on your network or your computer, you likely have a virus or you've been hacked. If your business receives an email from someone threatening to expose your personal information unless you pay a ransom, you're a victim of ransomware. However, not all cybercrimes are that obvious. If you've been hacked, the sooner you find out and put a stop to the problem, the better off you'll be. Here are common ways to spot a scam or hack.



#### **Stolen Identity**

- You see unusual activity in your bank account or credit card — like an unfamiliar charge, withdrawal, purchase, or even deposit
- Your bank or credit card statements stop showing up either by mail or email
- You have good credit, but you've had an application for credit denied
- Statements show up for a credit card you didn't open
- A new credit card that you didn't apply for shows up in the mail

#### **Hacked Social Media**

- You can't log in to your account
- There are updates that you didn't post
- You have outgoing messages that you didn't send or create Bullet

### **Phishing Email**

- Request for something unexpected, like a friend who needs money because they are "stranded" in a foreign country
- Urgency! Pressuring you to act quickly (without thinking it through)
- Poor grammar or misspellings
- Unrealistic threats or offers that are too good to be true
- Request for personal information
- A mismatched URL or misleading Bullet

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Your personal data is one of the most valued assets you have today. Your Gallagher risk advisor will identify the right personal cyber liability policy to protect your identify, private data and peace of mind.

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