Personal Cyber Protection

As technology has advanced, so has cyber crime. Criminals have become extremely savvy with tactics to collect personal data and as the bad guys get better, it is more difficult for you to identify these schemes.

Although there are many ways hackers target their victims, the two most prevalent cyber-attacks are malware and phishing. According to Verizon, 94% of malware and 80% of phishing attacks are via email, which make your personal home devices and network an easy target.

Malware is a term used to describe viruses, worms, trojans, ransomware, adware and spyware. These are used to hijack, steal, encrypt, delete, alter and compromise the core computing functions of your computer and handheld devices.

Phishing is a tactic used to distribute malicious links and attachments in emails and other electronic communication methods. These are ways to gain access to your confidential login credentials and other sensitive information.

While there is no way to guarantee that you will never be a victim of a cyber-attack, there are ways to safeguard your personal information including:

- Updating your router firmware regularly. While many routers do this automatically, don't assume that yours does. Consumer Reports offers additional detailed information about router safety.

- Be proactive; avoid opening attachments or links from emails that you aren't expecting.

- If you receive an email from what appears to be a legitimate source (ie: Amazon, Netflix, etc.) you should always confirm the email address that the email is sent from prior to responding. If you aren't sure if the email is legitimate, you should reach out directly to the company through the contact information provided on their website.

- When making purchases online, confirm that the URL is preceded by https: this confirms that the website is secure. Better yet, use a third party payment system such as Paypal to process your payment.

- Ensure that your computer is properly protected with an anti-virus and anti-malware service.

- Talk to your insurance agent about a personal cyber protection policy.

Cyber Security Begins With You

If you feel that you have been the victim of a cyber-attack, it's advisable to follow-up with a computer professional. If something doesn't look right, or feel right about your computer, a website or an email, trust your instincts. It's better to steer clear of those than to be the victim of cyber crime.