



CYBER SAFETY

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This is the third issue in a series of educational newsletters on risk solutions from Nationwide Private Client, compliments of SCM's Personal Risk Management Division.

Cyber Safety

Are your children as protected as they should be?

We use the internet for just about everything these days. From work or school to the more leisure activities like shopping, entertainment, and social networking, nearly everything and everyone is online. In 2000, there were nearly 415 million internet users worldwide. Today the number of users has surpassed 3.4 billion and is growing by the millisecond. People currently connect online with 15 billion devices and by 2020, that number is expected to be at least 50 billion. And who is using the internet the most? Our children.

Unfortunately, this grand tool comes with a darker side. These sobering statistics demonstrate how cyber threats are impacting children and teens:

- More than 95% of teens use social networking sites
- 1 out of 3 teens has experienced cyber bullying
- 70% of teens report seeing frequent bullying online
- Bullying victims are 2 to 9 times more likely to consider committing suicide
- 97% of teens play video games online. Some of these games are in an online environment where predators look for victims
- 1 out of 25 teens have received an online sexual solicitation from an offender seeking to make contact with them
- Only 1 in 10 victims inform their parents or trusted adult

The Internet can be a valuable tool with an unlimited source of information. In order to help our children safely utilize this extraordinary tool and help protect them from potential dangers, it is critical they learn and apply diligent internet safety practices.

The following tips will help you and your family minimize your exposure to cyber risks.

What to do if your child becomes a victim of cyber bullying or cyber stalking:

- Have a family discussion and ask your child what they would like to do.
- Be supportive and do not over react. It is important to establish mutual respect and trust so your child will always feel comfortable coming to you first.
- Inform a school counselor or teacher so they can look out for bullying at school and monitor how your child is dealing with it.
- Immediately report any online posting of personal information, photos or threats made to local law enforcement. These are considered criminal and there are laws in place that prohibit these activities.

Protecting your children online:

- Consider using one of the many software or web-based programs that monitor your child's social media activity and alert you of cyber bullying, inappropriate or improper behavior, sharing of personal information, or usage late at night.
- Set privacy settings on all social media accounts that limit access to the public/strangers.
- Disable geolocation tracking on specific apps.
- Have open communication about internet safety and practices with your children and set clear expectations.
- Know your child's password and frequently monitor your child's text messages, email, and social media accounts.

Online safety tips for all ages:

- Create strong passwords that contain 8 or more characters with a mix of alpha and numeric characters and symbols whenever possible.
- Use passwords to protect all your mobile devices.
- Never share your passwords.
- Install anti-virus software on all devices including computers and smart phones.
- Back up your files regularly.
- Be very careful when downloading files from websites. Be sure the site is trusted before downloading anything.
- Be cautious when receiving unexpected emails that contain attachments. Do not open them unless you are able to verify the legitimacy of the sender and attachment. Even a trusted person could have been hacked.
- Do not forward SPAM or phishing emails to anyone. This can expose your personal information and that of others and potentially create email lists for spammers.
- Do not give out your personal information to anyone you don't know and trust.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please visit nationwide.com/privateclient or contact your Nationwide Private Client agent.

Sources:

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We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Private Risk Management Division at infoprms@sullicurt.com or call 800.427.3253 and reference "Nationwide newsletter."



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