



CYBER SAFETY

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An Educational Newsletter on Risk Solutions From
Nationwide Private Client, Compliments of
SCM's Personal Risk Management Division.

SULLIVANCURTISMONROE
INSURANCE SERVICES, LLC

Cyber safety

Tips for protecting your children online

We use the Internet for just about everything these days. From work or school to leisurely 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 millisecond¹. People currently connect online with 15 billion devices, and by 2020, that number is expected to be at least 50 billion². 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 sites³
- One of three teens has experienced cyber bullying⁴
- Seventy percent of teens report seeing frequent bullying online³
- Bullying victims are two to nine times more likely to consider committing suicide³
- Ninety-seven percent of teens play video games online⁵. Some of these games are in an online environment where predators look for victims.
- One of 25 teens have received an online sexual solicitation from an offender seeking to make contact with them⁶
- Only one in 10 victims inform their parents or trusted adult³

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 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 eight 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, and make 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 your personal information to anyone you don't know and trust

Additional resources:

¹ internetlivestats.com/internet-users

² fool.com/investing/general/2016/01/18/internet-of-things-in-2016-6-stats-every-one-should.aspx

³ nobullying.com/facts-about-cyber-bullying

⁴ nobullying.com/cyber-bullying-statistics-2014 pewinternet.org/2008/09/16/teens-video-games-and-civics 6unh.edu/ccrc/internet-crimes/safety_ed.html

⁵ pewinternet.org/2008/09/16/teens-video-games-and-civics

⁶ unh.edu/ccrc/internet-crimes/safety_ed.html

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 Personal Risk Management Division at prminfo@sullicurt.com or call 800.427.3253 and reference "Nationwide newsletter."



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