

Keep Hackers From Ruining Your Holidays

Kansans will soon take to the Internet for a variety of cheerful holiday reasons. The increase in cyber traffic means, however, that home computer networks and smart devices will be more vulnerable to malicious scamming and hacking by persons intent on dampening your holiday spirit.

“Cybersecurity is something everyone needs to practice,” said Ken Selzer, CPA, Kansas Commissioner of Insurance. “We need to be vigilant in making sure our personal information is kept secure, especially during the holidays. Kansas consumers should always be aware of activity on their financial accounts and insurance transactions and let their institutions know if something appears suspicious.”

Commissioner Selzer and cybersecurity experts suggest the following guidelines for computer and smart device consumers to consider as they ring in the holiday season.

- Set strong passwords and don't share them with anyone. Set them with at least eight characters, including letters, numbers and symbols.
- When using unfamiliar websites, be sure the URL begins with “https.” The “s” at the end indicates it is a secure site.
- Keep your operating system, browser, and other critical software optimized by installing updates, including antivirus and anti-spyware updates.
- Maintain an open dialogue with your family, friends, and community about Internet safety.
- Limit the amount of personal information you post online, and use privacy settings to avoid sharing information widely.
- Be cautious about what you receive or read online—if it sounds too good to be true, it probably is. Also, if a message sounds out of character for the sender, or includes nothing but a link in the body of the email, it may be suspicious. Check with the person who purportedly sent you the message to make sure it is legitimate.
- Limit the type of business you conduct on public Wi-Fi networks. Don't do your online shopping from an Internet café.
- Password-protect your smart phone.
- Turn off your Bluetooth option on your smart phone when you are not using it.
- Finally, and maybe most importantly, check your homeowners or identity theft insurance policies for the level of coverage you have in case of a cyberattack on your devices.

“It is important that cyber vigilance begins at home,” Commissioner Selzer said, “especially during the holiday season when your focus could be elsewhere. Knowing some common-sense precautions can keep your holidays merrier.”