Keep Hackers from Ruining Your Holidays

Kansans have or maybe busy taking 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."

Experts suggest the following guidelines for computer and smart devices consumers during the holiday season:

\*Set strong passwords and don't share with anyone.

\*When using unfamiliar websites, be sure the URL begins with "https." "The "s" at the end indicates it is a secure site.

\*Keep your computer antivirus and anti-spyware up to date.

\*Limit the amount of personal information you post online, and use privacy setting 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.

\*Limit the type of business you conduct on public Wi-Fi networks.

\*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.

"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."