



PERSONAL LINES

INSIGHTS

Life

Securing Your Personal Devices

Every day, individuals of all ages spend a significant amount of time on tablets, laptops and other smart devices. That being said, it's critical that this technology remains secure from cybercriminals and malware. After all, any device left unprotected could easily be targeted in a data breach, leading to compromised personal information and—in severe cases—identity theft.

To ensure your information isn't accessed and exploited by cybercriminals, consider these personal device security tips.

- **Protect your devices.** Use a passcode, PIN, fingerprint lock or facial identification to keep devices as secure as possible.
- **Don't forget to log out.** Always log out of mobile apps and websites when you're done using them. If you don't log out and someone gets access to your device, they could quickly locate and steal your login credentials or other personal information.
- **Use Wi-Fi cautiously.** Avoid connecting devices to public or unsecured (no password required) Wi-Fi networks. Use only legitimate, private networks—and never conduct financial business or access sensitive data while on public networks.
- **Keep a remote backup of critical data.** Back up any sensitive information to your computer or to a cloud-based service.
- **Use an antivirus program.** These programs provide enhanced security—safeguarding your apps, documents and other important files from being infected with malware before you open them.

Technology will always be a target for viruses and cyberattacks. Nevertheless, following these tips for securing your devices will help keep you (and your information) safer. Contact us for more personal risk management guidance.

Home

Eliminating Household Radon Dangers

Radon is a naturally occurring, radioactive gas produced by the breakdown of uranium in soil, rocks and water. Since a typical home's air pressure is lower than the pressure in the soil around its foundation, the home can act like a vacuum and draw radon in through any cracks or gaps within its foundation.

Homeowners like you can be exposed to radon primarily from breathing it in along with the air that comes through these cracks and gaps. When you breathe in radon, radioactive particles from radon gas can get trapped in your lungs, which can lead to lung cancer. In fact, the U.S. Environmental Protection Agency and the Surgeon General's Office estimate that radon exposure is the second-leading cause of lung cancer in the United States.

To ensure that you and your family can breathe easy, it's important to test your home for radon. Consider the following testing tips and safety guidance to eliminate radon dangers in your household:

- Get your home tested for radon if it has never been tested before, or if it's been two years since the last test. And if your house has been renovated since it was last tested for radon, have it tested again.
- Order a radon testing kit by mail from a qualified radon measurement service provider or local hardware store. Otherwise, consider hiring a qualified radon tester—often also a home inspector.
- Apart from getting your home tested, consider installing a radon mitigation system to protect your household from radon dangers. A qualified radon reduction contractor can often install a system in less than a day. If your home's water source has high levels of radon as well, a point-of-entry treatment device can be installed to reduce emissions.

Any home can have a radon problem. This includes new and old homes, well-sealed and drafty homes, and homes with or without basements. You cannot predict radon levels based on state, local and neighborhood radon measurements. Contact your state's radon office for more information about radon risks in your area.

Contact us for additional home safety information.

Auto

Protecting Your Vehicle From Theft

Vehicle theft is a multi-billion-dollar crime, with a vehicle stolen every 43.8 seconds in the United States. In fact, during 2019 alone, about 750,000 vehicles were stolen across the country.

Don't become the next victim of vehicle theft. Follow these prevention tips to protect your vehicle from theft:

- Always keep your vehicle locked, even when driving.
- Install anti-theft devices within your vehicle—such as steering wheel locks or fuel cut-off switches.
- Don't leave your vehicle running and unattended.
- Never leave valuables visible in your vehicle, as these items could attract potential thieves. Stow important items out of sight.
- If your vehicle is stolen, contact the police immediately to file a report. You'll also need to notify your insurance company to kickstart the claim process.

Some precautionary measures—and common sense—can greatly reduce the odds of your vehicle being stolen. Remember, anything you can do to make your vehicle a less appealing target can help prevent a theft from occurring.