

HOW SOCIAL MEDIA CAN COST YOU THOUSANDS OF DOLLARS!

When it comes to social media, there is a fine line between letting people know your holiday plans and just plain handing over personal sensitive information for unscrupulous people to use it against you. For instance, if you upload a photo announcing you will be away with your family for some time, once you return from your trip and realize your possessions have been stolen, it's too late. Insurance companies won't make it any easier on you either since they will review all your online activity and argue you didn't properly secure your possessions and mark the claim as "ineligible for compensation". How? Sometimes, **oversharing is like leaving the front door unlocked: you've given the opportunity for anyone to enter your home.**

In one current case, an insurance company denied a homeowner robbery claims. The homeowner was looking at a \$ 400,000 claim denial because his wife posted on Facebook they were going to Europe for a month on a holiday and then his home was robbed clean. All home goods and appliances gone when they came home. Insurer claims social is the new local paper – would you put an advertisement in your local paper stating that your house was empty for a month, insurer claims?

**THERE ARE
CURRENTLY NO
LAWS AGAINST
INSURANCE
COMPANIES
SCOURING
SOCIAL MEDIA.**



Home burglaries are no longer opportunistic instead, thieves are taking advantage of social media to access information about their victims. Criminals are able to easily access information through Facebook, Twitter and Instagram about the homeowner and their families' whereabouts and routine. Additionally, it's not only about what's being posted on social media before leaving on vacations but the online activity while on the trip. The photo of your kids first time on the beach or even status updates indicating you are having fun on a different city might be the evidence insurance companies will use against you if you have the misfortune of someone breaking in and stealing your belongings.



WHAT TYPE OF INFORMATION ARE CRIMINALS LOOKING FOR ON SOCIAL MEDIA?

- 1. Personal information:** Provide only information that is necessary. Disclosing your full address, your complete date of birth and your location can potentially increase the risk of being targeted.
- 2. Sensitive data:** Your ticket flight information, for example, shows your departure and return date which is sufficient data to let anyone know how much time you will be away from your home.
- 3. Photos of your home or vacation:** The layout of your home, entrances and valuables can be shown in a picture and provide enough information for criminals to develop an interest in robbing your house. Might seem paranoid not to post photos of your home but it is always better to be safe than sorry.
- 4. Habits or routine:** Do you always take vacations at the same time every year? Are your kids or family away for long periods of time? If you constantly post about this on social media you are creating a pattern that can be identified by potential thieves. If you want to upload a photo of your vacation try to do it after you come back from your trip.

**THINK TWICE
BEFORE
POSTING—
WHAT
INFORMATION
ARE YOU
REVEALING!**



TAKE PRECAUTIONARY STEPS BY ESTABLISHING SECURITY MEASURES BEFORE TRAVELLING:



SECURE YOUR HOME: Make sure your home doesn't look unoccupied by setting timers for your lights and have someone you trust regularly check on your home.



RESTRICT YOUR PRIVACY SETTINGS ON SOCIAL MEDIA: Change your privacy settings from public to private to limit the audience and control who can see your posts, status updates or check-ins.



LIMIT YOUR NETWORK: Check there are no suspicious people on your Facebook, Twitter or Instagram accounts. Add only people you know and trust to your network.



AVOID GEO-ENABLED SOCIAL MEDIA POSTS: Checking-in on social media while away could potentially leave your home vulnerable to a break in since it sends the message that you are away.



TEACH YOUR FAMILY TO BE SMART ABOUT SOCIAL MEDIA: Given the nature of social media you will not be able to control everything that is posted. Talk to your family about the potential dangers and how they can protect themselves against them.



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