

How to stay safe online

The CFC Incident Response team has seen a surge in cyber events affecting businesses of all sizes. With the growing volume and sophistication of online threats like viruses, ransomware, and phishing scams, it's important to know the proper practices to stay safe online.

Be responsible







Beware of app permissions

a gaming app doesn't need permissions to the applications to deny permissions to apps.

Do you really know your 'friends'?

information safe is to only accept friend

Keep a lid on your data

app and your account. Don't allow

Computers need vaccinations too Every device needs antivirus software. If you end

up downloading a malicious application, or an application becomes infected, antivirus software will help to secure the device and remove the infection.



Lockdown

your data. Don't share device to enter your password,

Syncing ship

if you care

vour accounts on multiple sites

Reliable apps

from official app stores. This

Be secure

Relatively short passwords are less secure and make it easier for hackers to break. It is recommended that passwords be anywhere

The more complex, the better

between 8 to 64 characters long. Though your own company's regulations may differ, it has been advised that forcing users to include lots of symbols and numbers doesn't always increase password security. Concentrate on length and memorability instead.

in sentences, not words. A sentence is easier to remember than a made-up combination of letters and numbers, and provides the all-

Sentences make it easier

important length to make it more difficult to crack. **S for Secure**

A legitimate shopping site is likely to be using HTTPS rather than

HTTP. Ensure the URL includes HTTPS and a lock icon in the corner.

Is it possible to remember a 64 character password? It is if you think



Slow it down

If someone is insistent you to take action right now, slow

people you trust. If you can't confirm that it's legitimate,

Don't reuse passwords

through data breaches and added to a database of

passwords to use in the future attacks. Always use

Passwords are constantly being cracked or exfiltrated

ask another trustworthy person.

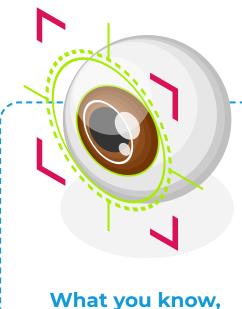
strong unique passwords to be safe.

Watch out for

the scam

A product or service may look appealing on a webpage, but how

do you know the site is genuine?



what you have and what you are There are three different factors to think about when securing an account: what you know, what you have and what you are.

Mixing these factors will give you stronger protection. If someone has stolen your password but not your mobile phone, they cannot gain access. The benefit of

fingerprint, palm or scanning your iris. Consider implementing biometrics where possible to provide an extra layer of security.

biometrics

Biometric authentication includes a

Sounds too good Phishers feed on mistakes. They will offer you quick wins or incredible deals to get you to make a thoughtless decision. Ask yourself "Does this sound too good to be true?"

Consumer watchdogs like the Better Business Bureau can help you check if a business is genuine.

Be protected

We suggest always implementing MFA where available

Multi-factor

authentication

Having multi-factor authentication

enabled on account logins makes it

more difficult for attackers to gain

unauthorised access to your account.

Think before you click on the link

Links in emails can be spoofed,

making you think you're going to a

site you aren't. Double check the link

by hovering over the URL.

No privacy in public

Using public networks is always a risk. When using a public network in places such as a coffee shop, you

should never access your sensitive information like your bank account. An attacker could intercept this

data by monitoring the network.

Use official sources

Software updates should only be performed through an official source. Auto-updates are preferrable, but if they are unavailable, ensure the manufacturer's website is frequently checked for updates.

Are they authorized? Never let someone else access sensitive data unless they are explicitly authorized, their identity has been proven, and they know the guidelines around the handling of that data. Impostors may try to tell you a good story, but that data represents a person's life and safety.

Patch early, patch often It is important to keep your system updated. Updating often will fix bugs, patch vulnerabilities as soon as a fix is available, and keep your

Fail to license, license to fail

You should never use cracked, pirated or unlicensed versions of software or an OS. These commonly contain malware which can

easily infect your device when installed and is also against the law.

system optimised. Attackers are always finding new ways to infiltrate a system, so it's important you keep up with these changes.



when attempting to connect to Wi-Fi in public. **Auto-connect is incorrect**

It is possible for an attacker to create a clone of a network with the same or similar name to a legitimate private network. These clones will not be password protected to lure people into connecting to them. Always get confirmation

> Allowing devices to automatically connect to known network is an easy method in allowing an attacker to

infect your device. Disable auto-connect and be careful

Protection Customer's data should always be protected. Physical copies should be held in a secure location and digital data should be encrypted or password protected.

Limit what you carry

when connecting to a public network.

Browser warning A fake warning may ask you to download 'the latest

software update' or fill in a form. However, a legitimate browser warning will ask to not do something, e.g. 'Back to safety'

Physical security

To keep data protected, physical security measures

should be put in place. These include locks, badge

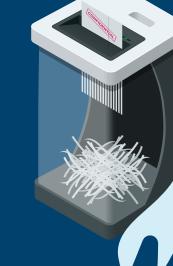
checks, and confirming that individuals are authorized to access the area.

The less data you have stored on your person, the less can be lost or stolen. In the event of a data breach, there is less danger for clients.

Shredded

If customer information is no longer needed, the correct steps should be followed to ensure it is destroyed. Papers should be shredded and digital devices such as hard drives should be thoroughly erased.

and erased



For more information about cyber risk in insurance, visit our website, or contact

our in-house cyber incident response team at cyberservices@cfcunderwriting.com.