



THE Insurancenter NEWSLETTER

Fall 2018

Take Care of Yourself During the Holidays

DECEMBER BRINGS with it a chance to spend time with loved ones, but the lead-up to the holidays and even the holidays themselves can also be a source of great stress for many.

If you are feeling frazzled, depressed and out of sorts, you're not alone. Most of us have plenty of obligations during this time of year that are pulling us in different directions.

Acknowledging that the holidays can take a mental toll on so many people, the Mayo Clinic and the Priory Group of Hospitals in the U.K. have the following advice:

Give yourself some 'me time' – When you are being pulled in many directions, it's healthy to take some time to yourself and not think about anything in particular – and just "be." You can go for a walk, head to a cozy coffee shop, find a comfortable spot and listen to music or read a book.

This may not always be easy to fit in, but if you can do it for just 30 minutes, it can make a big difference in your mental health and disposition.

Plan ahead – Set aside specific days for shopping, baking, visiting friends and other activities. Plan your menus and then make your shopping list based on the ingredients lists and whatever you are missing in the pantry.

If you are hosting a Christmas dinner, enlist the help of other family members to defray the work and also have everyone bring a dish or two so you aren't stuck cooking for everyone.

Put aside differences – Don't revive old arguments and stay clear of issues that are trigger points for disagreements.

If you don't agree on politics, leave it at the front door and promise each other not to talk about it.

If someone does get upset about something, be understanding and see how you can help them feel better. They could also be stressed from the holidays.

If you need it, get help – Many people are alone at Christmas time and it's especially hard if you've lost someone in the past year.

Luckily, there are community organizations that offer support during the holidays.

You can also volunteer for an organization that works with the less fortunate. Helping those in need can fill you with an inner peace that is hard to replicate. You can go to bed with a smile on your face.

Keep up healthy habits – Don't abandon the healthy habits you stick to all year. Follow the tips in the box below. ❖

Healthy holiday tips

- **Eat before a party.** Before going to a holiday party, eat a healthy and filling snack so you don't consume too many fatty and sweet foods at the soiree.
- **Get plenty of sleep.** Stick to your regular sleep schedule.
- **Continue exercising.** Everyone is busy this time of year so if you can at least fit in a long walk once a day, you will get your body moving and your blood pumping.
- **Try to avoid overindulgence.** Eat a few things that you want to eat, but avoid going back for seconds.

*Insurance Center of Fort Myers
Wishes You a Happy Holiday*

Welcome to The Insurancenter Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.



You Can Do It Better With Us!

A Hacker's Tips on Keeping Your Personal Data Safe

AGROWING CONCERN these days is online safety and protecting our personally identifiable information and credit card information.

Not only that, but clicking on a nefarious link on a website or in an e-mail can unleash a cyber attack on your computer with bots rifling through all of your files.

In addition to online scams, criminals are also calling people and asking for personal information.

Recently, an anonymous hacker who now writes a cyber security blog had these recommendations for individuals who want to protect themselves and their files when online. ❖

HOW TO PROTECT YOUR INFORMATION

- **Check senders carefully.** Cyber criminals will try to get you to click on a link in an e-mail by making it seem like it comes from an official source, like "auditor@irs.gov." If in doubt, don't click on any links and call the agency using information from 411 or other legitimate sources.
- **Don't believe every caller.** If you get a call from someone claiming to be from the IRS who tells you that you owe back taxes and face penalties that could involve asset forfeiture, you should know that the IRS doesn't make phone calls.
- **Tell the caller that you'll call them back.** Look up the number from scratch and call. More often than not, nobody will answer or the agency will never have heard of you.
- **If you follow a link to a site that asks for a password, close the window.** "If I want to raid your bank account, or do other harm, one way I can do it is to send you an official-looking e-mail with a link to your bank, asking you to log into your account for some reason," the hacker writes. If you go to the criminal's site, they will then obtain your log-in information and have access to your bank account.
- **Before you follow a link, verify that the visual link and the actual link match.** For instance, let's say the link is "PETA.org." But if you move your cursor over the link without clicking, most browsers will then show you the real link, either near the cursor, or at the lower-left corner of the window. If you see something like "PETA.smurfit.org" or "PETA.ru," or anything that doesn't exactly match, don't click.
- **Don't automatically grant access for all programs.** If you download a new game online and it asks you to enter the system manager password, you may be right to be suspicious as a game would not need system-level access.
- **If you are using a new site that requires a password, use a unique password.** Use one that can't be found in a dictionary. Don't reuse a password from another site. This way, if the site is compromised and they get your unique password, they won't be able to access other online accounts of yours.
- **When a system asks for security questions and answers, give ridiculous answers.** For instance, if a site asks which high school you went to, don't use the name of your real school. A dedicated hacker can find out where you went to high school. Instead, you might want to write something like "cuddly panda" or "fuchsia."
- **Ignore spam e-mail.** You can often tell that e-mail is spam before opening it. Look at the "From" address. Do you know anybody named "Special Offer?" If the subject is odd, like "Donald Trump says he has a big brain, here's why," it's likely spam and should be avoided.
- **Set your e-mail reader so that it does not load images automatically or follow links automatically.** For instance, if a scammer includes an image, allowing it to load can send the image ID to another server that then gains access to your system. Before you allow the browser to load images, check that every image name is generic.



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Four Types of Claims That Spike in the Fall

WITH THE weather cooling down and the seasons changing, new perils arise for everyone, particularly the risk of some types of auto accidents as well as potential homeowner's insurance claims.

Fall is actually the time of year where the claims for a number of incidents increase compared to the rest of the year. With fall now here, pay attention to the following heightened risks.

Rear-end collisions

With the colder weather comes more rain and potentially icy conditions in some parts of the country.

Auto insurers report an uptick in rear-end collisions in the last three months of the year from the harsher conditions as well as from more distracted drivers, particularly as the holiday shopping season nears.

Advice: When driving, keep a three-second distance between your vehicle and the one in front if you are moving at 45 miles an hour or less. At higher speeds, in rainy conditions or reduced visibility, leave more space. If you are in a cold weather environment, be even more mindful in icy or snowy conditions.

Collisions with wildlife

Deer, elk and moose are on the move and migrating in the autumn, which is also mating season for these creatures. That means they are more likely to wander onto roadways than at other times of the year.

Advice: When driving in or near woodland areas, drive more slowly

and be alert for wildlife – including smaller animals like raccoons, foxes and coyotes – venturing across the road. All of these woodland denizens are most active at dawn and dusk.

Parking lot incidents

As the busiest shopping time of the year unfolds, there are more people at the malls and other shopping centers. This results in an increase in parking lot claims such as fender-benders in tight parking spaces, damage from shopping carts, and car thefts.

Advice: If possible, park further away from the mall where parking may be less chaotic. Avoid tight parking spaces and parking next to cart returns.

Home thefts

According to the Insurance Information Institute, home break-ins and thefts jump 25% in autumn from the summer months. The increase is especially profound in December as Christmas nears and thieves stalk neighborhoods, knowing that many people have newly purchased expensive gifts in the closets.

Advice: Take precautions to reduce the chances of a break-in by keeping some interior and exterior lights on a timer. There are also a number of apps that allow you to monitor your home and that send alerts if there is movement or efforts to open a door or window when you are away from the property. ❖



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