

# 10 Insurance Smart Things to Consider to Stay Safe Online

- Think twice before sharing personal and financial information online. If a website seems fishy, proceed with caution. A secure website's URL should begin with "https" rather than "http." The "s" stands for secure.
- Review your credit report. Make sure the information is accurate, complete and up-to-date. If necessary, learn how to dispute errors on your credit report.
- Learn the policy terms for your banks and credit card companies. These organizations typically offer fraud protection. Victims of identity theft may be eligible for free credit freeze services as provided by each state's security freeze law. Get information specific to where you live.
- Find out if your homeowners' policy offers identify theft protection. Before signing up for additional coverage, weigh costs vs. risks. Coverage may not refund what was lost, but instead cover the costs associated with restoring a person's identity.
- Monitor your children's information as well as your own. Partly because of their unused credit and Social Security numbers, children are targeted for identity theft 35 times more often than adults.
- Be safe on social media. Always use the highest privacy setting offered. Do not accept default settings.
- Before buying that fancy new car for your growing family, understand the technology features and how accidents caused by technology malfunctions are covered.
- If you are a small business owner, you may need more insurance coverage than others. Talk to your insurance agents to understand options for protecting financial data or other sensitive information.
- Be alert to news and company announcements of security breaches. With millions of data records stolen each day, you could be impacted. Know what to do if your personal information is compromised.
- Understand what to expect from your insurance companies. Your providers have access to personal information identity thieves find valuable.



## About DIFS

The Michigan Department of Insurance and Financial Service (DIFS) provides a business climate that promotes economic growth while ensuring that the insurance and financial services industries are safe, sound and entitled to public confidence. In addition, the Department provides consumer protection, outreach, and education services to Michigan citizens. For more information please contact the Department of Insurance and Financial Services at 877-999-6442 or visit [www.michigan.gov/difs](http://www.michigan.gov/difs).