



CYBERATTACKERS: TARGETING THE VULNERABLE

Using Education as a Shield for the Elderly & Adolescents

Have technology-obsessed kids in the house or elderly relatives who also use internet-connected devices? Any time an individual is exposed to the cyber world, personal data can be equally exposed. In the wrong hands, that information becomes ripe for identity theft, a financial scam, and cyberbullying.

Although cybercrimes target anyone or any business, the elderly and adolescents are especially vulnerable targets.

*During the pandemic, of the 800,000 cybercrimes filed with the FBI's Internet Crime Complaint Center, almost **25 percent of the victims were over the age of 60**. The National Crime Prevention Council published a report in 2022, stating nearly **20 percent of teens had a cyberbully pretend to be someone else to trick them online, getting them to reveal personal information.***

With human error as the leading cause of cyber breaches, initiating a solid foundation of cyber protection through education can help stave off any formidable event.

Here are a few tips to get you started:

USE PASSWORD BEST PRACTICES

Educate seniors and adolescents about the importance of creating and using strong passwords and the importance of not reusing passwords. Passwords are used by hackers to target the senior population when online shopping and engaging with emails from unknown sources and to target adolescents to cyberstalk, cyberbully, and harass.



AVOID OVERSHARING ON SOCIAL MEDIA



Scammers and cyberbullies prey upon individuals who tend to consistently overshare personal details online. Educate senior adults and children about limiting their locations by turning off social network sharing, avoiding disclosing where and when they plan to go on vacation, and not taking what appear to be fun quizzes online, which is a tactic often used by hackers to gather personal information in hopes of cracking your passwords.

CREATE A FAMILY SOCIAL MEDIA POLICY

Implementing rules for how your family will interact online and use their devices can help protect family members and build a culture of social responsibility. These rules could include not using surnames or nicknames for your Wi-Fi network, changing passwords on a regular cadence, and asking permission from an adult to download any apps or create new accounts on social media.



ENGAGE IN RESPONSIBLE EMAIL USE

Seniors and youth who learn the tell-tale signs of email scams can help prevent financial theft or identity theft. These signs include unusual spellings, an unknown sender, or an unexpected urgent request for credentials or money. Avoid clicking on suspicious links in emails that could potentially lead to unsafe web browsers or documents.



AVOID SENDING PRIVATE DATA ONLINE



Sending a credit card number, password, phone number or any other type of identification number online is unsafe. Unless using encryption, too many risks exist that allow cybercriminals access to private information.

IDENTIFY THE STRENGTH OF YOUR INTERNET SECURITY

Should your family's devices end up lost or in the wrong hands, do you have measures in place to prevent people from gaining access to them? Consider adding multi-factor authentication as a second security step to ensure only the device owners can access your family's personal data.



DID YOU KNOW?

Cyber insurance offers different types of protection, including against online or offline fraud, reputational harm, and cyberbullying expenses. Since cyberbullying and stalking fall under liability yet are cyber risks, our team can also help discern if your homeowner policy coverage options and deductibles include protection against these threats.

Contact us for guidance about how to help your family improve their cybersecurity education.

We can connect you to valuable resources, and help you find cyber coverage that can provide critical financial protection should you be the victim of a cybercrime.

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