



NEWSBLAST

Technology

# Your Car Is a Rich Target for Information Thieves

**P**ICTURE A sedan driving on a highway anywhere in Canada. It has Bluetooth capability, allowing the driver to make and receive phone calls without taking her hands off the steering wheel.

The contacts stored on her smartphone are accessible from a menu displayable on the dashboard, allowing her to call a friend with one press of a button. Just as easily, she can choose songs stored on her phone or scan radio stations.

The car has a GPS system that shows her location and where she is going.

But all of these conveniences make information available to skilled cyber criminals.

A recent report by British price comparison company Uswitch showed that cyber attacks on vehicles in the United Kingdom that are connected to computer networks grew seven-fold between 2016 and 2019. The number of attacks rose by 99% just between 2018 and 2019. Experts expect those numbers to get worse.

While our driver might be uncomfortable with the idea of a stranger knowing what she's listening to, the problem is more serious than that. Multiple parts of a modern car are computer-controlled, including:



- The mechanism for locking and unlocking the vehicle
- Bluetooth technology
- Onboard diagnostic systems
- Steering and braking
- Engine and transmission
- Tire pressure monitoring
- Airbags

Hackers break into cars by exploiting security flaws in their software and those in smartphone apps that connect to them.

## WHAT CAR HACKERS CAN DO

- Scan for the signal that a key fob uses to communicate with a car and use that signal to unlock it, thus enabling an easy theft.
- Take control of climate control systems, leading to drained batteries, a serious problem for electric vehicles.
- Take control of braking and acceleration.
- Turn the engine on and off.
- Identify the vehicle's location.
- Access contact information (names, phone numbers, e-mail addresses).

## How to protect your car and data

There are some steps drivers can take to protect themselves:

- Limit the number of phone connections and personal data shared with the car.
- Regularly install app security patches.
- Download apps from reliable sources (Apple and Android stores)
- Monitor how a newly installed app affects the phone's battery life. Malicious apps running constantly in the background will weaken the battery.

Modern cars offer multiple conveniences that make traveling more pleasant, but those conveniences come with risks. Car owners must keep these risks in mind when they choose cars and apps for their smartphones. ❖



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## Litigation Risks

# More People Sued for Social Media Posts

**S**OCIAL MEDIA has grown by leaps and bounds over the past decade. But, what many people don't understand are the unique risks that come along with social networking.

Anyone using Facebook, Instagram, Twitter, LinkedIn or any other social networking site should exercise extreme caution in what they decide to say online.

As an example, in 2013 a teenager in Florida sued some of her classmates and their parents, accusing the classmates of bullying and humiliating her in a Facebook group. In another case from 2015, a 14-year-old California girl sued her classmates – and their parents – for setting up a fake Facebook account under her name and using it to bully her.

Whether or not the allegations are true, the teenagers and their parents in such instances will need to hire lawyers to defend these cases and money to pay for the possible judgments against them.

Many people believe a standard homeowner's insurance policy will cover these kinds of lawsuits. In fact, it probably will not provide the necessary coverage.

A standard policy covers bodily injury or property damage done to someone else. It defines bodily injury as "sickness, harm or disease," and it defines property damage as "destruction of or injury to physical property."

Neither definition includes publishing or saying something that injures another person's reputation. Hence, the policy is not likely to cover a Facebook post. Typically, a lawsuit resulting from a social media post would allege inflicting emotional distress, defamation or some similar charge.

### Personal umbrella policy

A good source to consider for extra coverage is a personal umbrella policy. This kind of policy provides additional insurance in circumstances where a loss has depleted the amounts of liability insurance offered under a homeowner's policy.

But, the policies also extend coverage where a homeowner's policy may not. An umbrella policy typically contains a personal injury clause that protects the homeowner from other circumstances, such as defamation, libel or slander lawsuits.

Umbrella policies usually have a deductible of \$250 to \$500, but that's a small price to pay for avoiding financial devastation.

### Personal injury endorsement

The other option is to buy a personal injury endorsement. This policy addition broadens your homeowner's policy's definition of bodily injury to include personal injuries, such as false arrest, false imprisonment, defamation, invasion of privacy, malicious prosecution, wrongful eviction and wrongful entry.

Like the rest of your homeowner's coverages, the endorsement will probably exclude coverage for business-related activities, such as defaming a competitor on your business blog. It will also exclude coverage for claims resulting from and intentional or illegal activities.

As we become more exposed to risk through social networking, keep in mind that you should choose your words carefully on any social networking site.

Additionally, if you do not already have an umbrella policy, call us to see if it would be a good match for you. ❖



## Life In The Pandemic

# How to Stay Safe as Shelter-at-Home Rules Ease

**A**S STAY-at-home restrictions are gradually lifted, more people are starting to venture out of their homes and some are returning to work. But just because the restrictions have been lifted or are being eased does not mean that COVID-19 has vanished.

On the contrary, many cities and states that have started lifting restrictions are now seeing a burst of new cases, reflecting the fact that the we cannot let our guards down just yet.

To continue protecting yourself and your family, you should maintain social distancing and other safety measures, as recommended by the Centers for Disease Control and Prevention:

### Continue social distancing

COVID-19 spreads from person to person through respiratory droplets that are produced when an infected person coughs, sneezes or talks.

To reduce your chances of transmission, continue practicing social distancing by staying 6 feet apart from other people. You should also avoid crowded places.

### Cover your mouth, nose

Wear a mask of some type to cover their mouth and nose when out in public. A cloth mask should provide ample protection.

In Asia, the use of masks has proven effective in greatly decreasing the spread of COVID-19. In countries like Japan, South Korea and Thailand, the citizens early on in the COVID crisis started wearing masks and they had almost universal mask use by March.

Local health experts in those countries – all of which have

huge cities with high population density – attribute mask wearing for the lower COVID-19 case counts.

### Wash your hands often

Wash your hands often and do not touch your face, eyes, nose or mouth.

Wash after going outside, particularly if you touched surfaces or objects when out.

If you cough or sneeze, wash your hands as soon as you can and avoid touching things.

Wash your hands with soap and hot water for at least 20 seconds or use hand sanitizer that contains at least 60% alcohol.

### Eat healthy and exercise

As mentioned, the rate of new COVID-19 cases increased after some municipalities started relaxing shelter-at-home orders.

Keep exercising any way you can: take lots of walks, go on bike rides, exercise at home or go on a hike. Also make sure to get plenty of sleep, drink enough water to stay hydrated and eat a well-rounded diet with lots of fruit and vegetables, grains and lean meat.

### Stay at home as much as possible

While everybody is burned out from staying home for so long, try not to go hog-wild. Re-enter the public space slowly and when you do venture out, avoid crowded places.

The best course of action is still to stay home as much as possible to avoid contracting COVID-19. ❖



## Energy Efficiency

# Simple Steps for Lowering Summer Cooling Bills

**W**HEN TEMPERATURES rise, consumers' energy bills also rise. This can be a difficult situation for seniors as well as others living on a fixed income.

Many people know just how high the numbers on these bills can climb, and this is especially true for those who do not know how to reduce their energy usage. There are several easy ways to cut your cooling bill.

### Shade the unit or condenser

If possible, make sure the condenser or unit is in the shade. If there are no trees shading it, consider installing an awning.

Although this requires spending money, an awning is a good investment. Keeping the unit shaded can reduce energy consumption by up to 10%.

This means that the awning will pay for itself in a short amount of time. However, it is important to avoid restricting airflow around the unit.

Any enclosures, shrubs and other items that prohibit air from freely flowing should be placed elsewhere.

### Inspect the ducts

For central AC units, look carefully at the duct work. If there are any gaps, seal them immediately.

Air leaks are common in older houses, and it is estimated that at least 20% of the cold air escapes through these gaps. Caulking or weather stripping around doors and windows can also help keep the cool air in.

### Install timing devices

For central AC systems, install a programmable thermostat. If there are window units, install timers to turn them on and off in

sync with a personal routine. For example, make sure the AC is not running while the home is vacant.

When a room with a window AC unit is vacant, turn the device off. Program it to go off in the evenings, and use the house fan or window fans whenever possible.

### Change or clean the filter regularly

When AC units are in use, it is best to change their filters once each month.

Many home improvement stores sell permanent filters, which can be cleaned with water and reused. For those who have central systems, it is worth the money to have a professional clean and service the unit at the beginning of the hot season.

### Replace outdated units

Not all people have the money to drop on a new central AC system or even a window unit. If possible, save up before the hotter months arrive.

When it is time to buy a new unit, look for one with an Energy Star certification. These units use between 30 percent and 50 percent less energy, so they will pay for themselves in savings over a short amount of time.

To make sure the energy bills are as low as possible, remember to turn off the lights in rooms that are not in use.

By practicing these helpful tips each year, families can save more money for a vacation to escape the heat. ❖

