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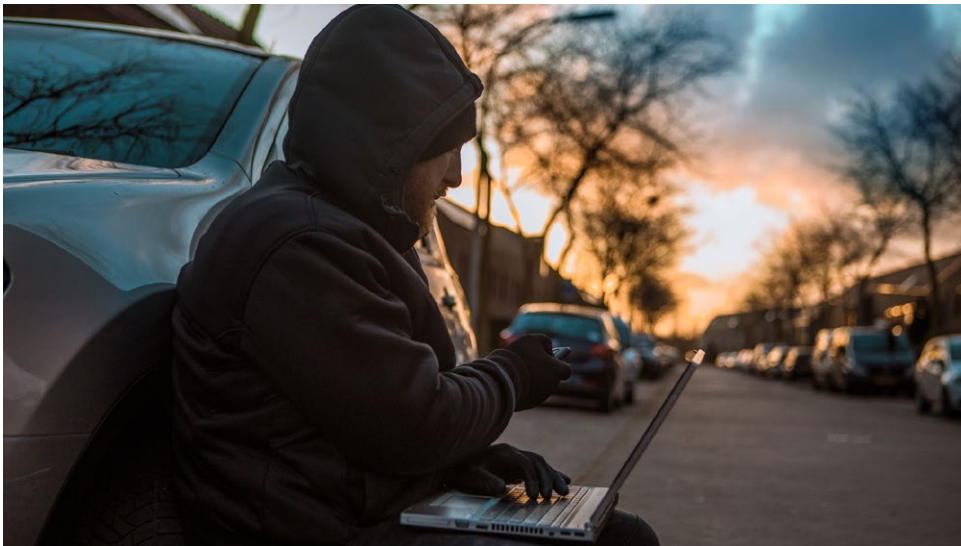
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## NEWSBLAST

### Theft Alert

# Thieves Hijack Key Fob Signals to Steal Cars



**M**OST NEW vehicles on the market come with keyless entry systems that use a “smart key” that allows them to lock and unlock their doors, trunk or tailgate and start the car from afar.

But while these smart keys have made starting, locking and unlocking your car easier than ever, thieves have figured out a way to commandeer the technology to steal cars. They do this using a system called a “relay attack.”

These thefts are increasing so it’s imperative that you take steps to protect your fob.

### The fob weakness

Modern key fobs are electronically linked to our vehicles, and they communicate using a low-energy wireless signal. When the driver is near their vehicle and the car validates the fob signal, the fob can unlock the car and once inside start it simply by the driver pressing a dashboard button.

And when the car is parked and locked it is always scanning to detect a signal from the fob that is linked to it. Upon detection, it grants access to the locks and ignition.

Thieves use specialized electronic equipment that can locate and amplify the signals of your fob to another device that impersonates your key. It takes a thief and an accomplice to pull these thefts off.

One has to be near you and/or your key fob and, using their equipment, they can detect the fob signal, amplify it and transmit it over a significant distance to a device that the thief has near your car. This device can then mimic your fob and the car will allow the thief to open the doors and start the ignition.

In other words, these devices bridge the gap in proximity to fool your vehicle into thinking its fob is just a foot or two away – even if it’s not.

Thieves can carry out a relay attack in your driveway by sniffing out a signal from the key fob in your home. Or they can stake out a parking lot and target a vehicle; one of the criminals follows you into the store and hijacks your fob signal and transmits it to their accomplice, who is in the parking lot next to your car. ❖

## How to Protect Your Car

- When at home park your car in the garage or install security cameras if you park in the driveway.
- When at home, don’t leave your car keys near your front door. Keep them further inside the home to make it harder for anyone outside to tap the signal.
- When outside, park in a well-lit area near security cameras or in a high-traffic area.
- Buy an RFID signal-blocking pouch, which looks like a small leather sachets but blocks the your fob’s signals, making it difficult or impossible for signal- amplifying equipment to read.
- Store your fob in a metal container, like a can or toolbox, which can help block the signal.



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# A Hacker's Tips on Keeping Your Personal Data Safe



**O**NE BIG concern for all of us 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.

Here's the techie's advice:

- **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.
- **Don't follow links to a site that's going to ask for secure information, such as a password.** "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.
- **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 else that doesn't exactly match, it's likely they're trying to dupe you.

- **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.
- **Use unique passwords.** If you are using a new site that requires a password, use a unique password, and one that can't be found in a dictionary. In other words, 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 website asks security questions, 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. ❖



## Policy Transitions

# Plan Now for Your Child's Insurance at College

**A**S THE SCHOOL year winds down and high school seniors are gearing up to attend college in just a few short months, they will leave the comforts of home to likely be on their own for the first time.

And while they and their belongings have been under the protective custody of you and your insurance, now that they will be living away they may not be as responsible as you are.

Whether they are living in a dorm or sharing an apartment with other students, they are sure to have with them a laptop, maybe a tablet, a smartphone, TV and more. Lots can go wrong, like theft of an item or damage to their belongings.

Since it's a few months until they will be off to school, now is a good time to take stock of your insurance and what kind of coverage is available to college students.

### Homeowner's extension

You'll be happy to know that you can extend your homeowner's policy to cover them and their stuff when they are away at school:

**Coverage C – Personal Property:** This provides coverage for personal property owned or used by an insured while it is outside of the home. But the limit of this coverage is 10% of the total personal property that is covered under the policy or \$1,000, whichever is greater.

**Coverage E – Personal Liability:** This covers your child for legal defense costs or coverage from an accident (excluding auto, boat or aircraft) that causes bodily injury or property damage.

**Coverage F – Medical Payments:** This is also liability coverage and will cover the medical costs of others who may be injured in your child's dwelling. This is akin to the coverage for medical costs if someone slips on ice in your driveway.

### On- or off-campus living

If your child lives off campus and not in a dorm, your homeowner's policy may not cover them. The rules change depending on where they live and if they are in an apartment or house, they may need a separate renter's policy.

So if your child lives in a dorm the first year and then moves into a rental with friends, you should seriously consider getting a renter's policy for them.

### Vehicle

If your child is taking a car with them, the insurance you need will depend on whether the vehicle is in your name or theirs.

The cost of coverage for the vehicle will change depending on where your child is studying and whether or not they are able to park the car in a garage. If they are going out of state, you'll want to make sure that the coverage meets or exceeds the new state's mandatory minimum coverages.

On the other hand, if your child isn't bringing a car, you may want to consider keeping them on your policy. They may drive a friend's car while at school or may want to drive when they come home on school breaks. ❖



## Home Protection

# Beware of These Top Reasons for Home Fires

### Candles

#### Safety tips:

- Never leave a candle burning near flammable items.
- Never leave a candle burning in a child's room or an unoccupied room.
- Make sure candles fit securely into candle holders so they won't tip over.
- Blow out any candles before leaving a room or going to sleep.



- 3% of reported home fires
- 3% of home fire deaths

### Smoking

#### Safety tips:

- Consider smoking outside.
- Use wide, sturdy ashtrays to catch butts and ashes.
- Look for cigarette butts under furniture and between seat cushions.
- Don't smoke in bed.
- 900 people die a year from smoking-related fires
- Leading cause of home fires



### Cooking

#### Safety tips:

- Be alert when cooking and don't leave food unattended.
- Don't throw water on a grease fire.
- Keep clothing, pot holders, paper towels and other flammable items away from fires.
- Keep a fire extinguisher nearby.

- 19% of reported home fires
- 19% of home fire deaths



### Electrical

#### Safety tips:

- Don't overload outlets or electrical cords.
- Use the right cord for the job – inside cords for inside, heavy duty/ outside cords for outdoor use.
- Don't leave Christmas lights on overnight or when not at home.
- Perform annual checkup of your wiring.
- Cause 11% of home fires
- \$1.4 billion in property damage



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