

Special Edition Newsletter

A Balanced Living Special Edition Newsletter

'Tis the Season ...to Be Safe

How to Protect You and Your Family Over the Holidays



Winter is Here

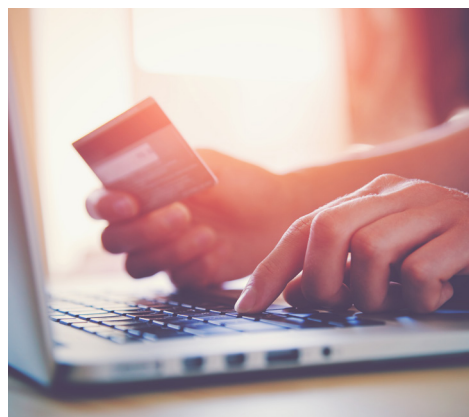
The winter months are upon us and for many that spells a season filled with all kinds of activities, like shopping, shoveling, decorating, traveling and more. But, amid the seasonal hustle and bustle, don't forget to give yourself the gift of a safe and stress-free holiday. Here are a few tips to help protect yourself from cyber and other crimes, as well as accidents around the home.

Stay Cyber Secure: Keep Your Personal Information Under Wraps

Cyber Monday aside, Internet use soars around the holiday season, with online purchases, travel plans, and sending best wishes to family and friends. That increased traffic means it's especially important to stay vigilant. To protect yourself from identity theft, malware, and other cyber threats: make sure that your devices and accounts are password-protected, and that those passwords are strong; confirm that your malware protection is up-to-date; and don't give out personal or financial information by email or text. You can add another layer of security by following these guidelines:

If making purchases online:

- Don't use public computers or public WiFi.
- Use a single credit card rather than a debit card to help limit the potential for fraud.
- Check for "https" in the URL address bar, which signals a secure webpage.
- Do not auto-save personal information in forms or credit applications.



When traveling:

- Avoid posting on social media the details of where and when you'll be traveling. Potential criminals might use this information to target your home while you're away.
- Use caution when you or your family post pictures of your travels.
- Do not use public computers or wireless networks for sensitive online transactions.



Safety First Whether *Out and About* or *Home Sweet Home*

Take time this holiday season to enjoy family outings, traveling, gathering with friends, and cozy nights at home. And while worry shouldn't get the better of your holiday spirit, it is important to take precautions to keep you and your family safe.

Here are a few things to consider.

- If traveling, ask a neighbor to housesit, take in mail and newspapers, and shovel snow for you while you're gone so it looks like someone is home.
- If going out for the night, leave the lights and TV on, and keep gifts away from windows.
- When shopping, make sure to park in well-lit areas, and don't carry too many packages at once.
- Be on the lookout for possible threats, like cars

speeding by or driving very slowly or out-of-place objects such as unattended packages or abandoned bags in public spaces.

- If a stranger comes to the door, ask for identification.
- Use the holidays to make a photographic inventory list of your valuables. In the event of theft, this will help when making insurance claims.

Deck the Halls...with Plenty of Care

Snow is falling, chimneys are steaming, and lights are illuminating the chilly nights. That also means shoveling, lighting fires, and decorating. All these activities come with their own special risks that can interrupt the beauty of your winter wonderland.

Here's what you can do to minimize them:

Shoveling Snow: Shoveling even just a little bit of snow can be strenuous work. If you have a medical condition, are over the age of 40, or don't exercise regularly, it might be a good idea to get a physical checkup before shoveling. And when you do shovel, remember: bend at the knees, don't put too much snow on the shovel at one time, take frequent breaks, and stay hydrated.

Holiday Décor: Decorative lights, candles and trees, though beautiful, can also pose a threat around the home. If you have a tree, make sure it's fresh and watered; and if you have lighting inside, make sure the bulbs are working and that there are no frayed wires. Most importantly, if a fire does break out, call 9-1-1 immediately.

Carbon Monoxide: This tasteless, odorless, colorless, and poisonous threat is especially prevalent during the winter months, when fireplaces are aglow, the space heaters are fired up, and the windows are kept closed. It's a byproduct of fuel that burns incompletely, and can be released from any appliance. Make sure you have carbon monoxide detectors in your home, that they work properly, and that your heating appliances are functioning correctly.

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Call: 800.344.4222
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