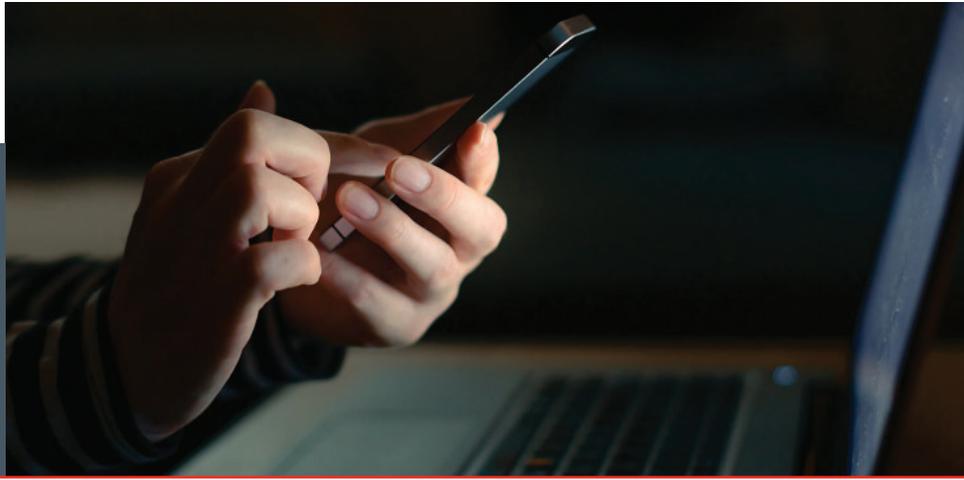


Be Social, Be Safe



Sharing is what social media is all about. But it's important that you do it carefully. Because while you may not be able to see or hear them, they're out there: criminals lying in wait for information to steal your identity, break into your home or lure your teenager out of the house.

With some vigilance, though, you can be social and stay safe. Here are some suggestions:

Strength in numbers. Start with a strong password—preferable a combination of letters, numbers and symbols that would be difficult for anyone to guess. And never use the same password for multiple sites.

Don't forget the vaccine. Keep your browser and anti-virus software up to date to help prevent malware from attacking your system. Many operating systems provide automatic updates; ensure yours is turned on.

Antenna up. The internet provides an opportunity for anonymity and it's not uncommon to be approached by a stranger online. Keep your antenna up and verify all friend/follower requests.

Share sparingly. Providing personal information online, such as your address, email address, phone number and birthday, could make you vulnerable to identity theft. And posting details about your upcoming vacation can tempt a burglar. Remember that what you post online is not only visible to your friends and family, but often to unwanted visitors too.

Just between us. Many social sites provide ways for you to hide information or select who can see it; you can usually find the functionality in the site's privacy settings.

They know how to find you. Some social network sites incorporate "geotagging," which uses GPS to identify the user's location at any given time. If a criminal has his eye on you, this can let him or her know when your home is vacant and prime for a break-in. Check the site's settings to turn this feature off.

Whatever you do in the virtual world—whether chatting, posting or shopping—keep your guard up from start to finish. And if something doesn't feel right, get out of the site.

Another tip is to get some extra protection. If you have Kemper Prime Home Enhanced or Kemper Prime Home Elite homeowners insurance, you automatically get identity theft coverage. If your homeowners insurance is a Kemper Prime Home Essentials policy, you can add the coverage for minimal extra cost.

Consider too Kemper's umbrella coverage, which could come in handy if you are sued for something you wrote online and the judgment is bigger than the underlying limits of your policy. **Your agent can give you details about either of these valuable products.**

Sources: Dept. of Homeland Security, National Crime Council, City of North Myrtle Beach

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