Personal Lines Insights

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Enjoying Safe and Healthy Use of Social Media

Social media has become a significant part of many people's daily lives. Platforms like Facebook, Twitter, TikTok and Snapchat provide users with opportunities to keep up with their friends, share life experiences and interact with people from around the world. However, social media can also have detrimental effects.

As you enjoy these apps and websites, you should be diligent in protecting yourself. Failure to do so could result in cybercriminals obtaining access to your personal information and other privacy concerns. Consider these four tips to ensure the safe use of social media:

1. Use strong passwords. Your social media accounts can be hacked, allowing perpetrators to access personal information and even impersonate you. Make sure you protect your passwords and refrain from using the same one for multiple accounts.

- 2. Activate multifactor authentication (MFA). Even the most robust passwords may eventually be cracked. By enabling MFA, you can better protect your social media profiles by requiring additional proof of your identity, such as a fingerprint or verification code.
- 3. **Avoid oversharing.** Part of the fun of social media is sharing your experiences with others; however, providing too much information may expose you to cybercriminals.
- 4. **Check privacy settings.** To better protect your privacy and data while using social media, consider adjusting your settings to limit who can see what you post or share.
- 5. **Beware of fake accounts.** Scammers may attempt to connect with you using fraudulent profiles. Limit your interactions to people and accounts you trust.

Contact us today for additional information about social media and cybersafety.





Using Fireworks Safely

The bright lights and crackling explosions of fireworks are commonplace when commemorating special events or significant dates. However, given that these explosives are readily available and often used at home by non-professionals, they also contribute to many injuries, fires and other accidents.

Without taking proper precautions, a fun evening full of festivities and fireworks can quickly become dangerous and disastrous. Keep your family, your neighbourhood and yourself safe by following these safety tips:

- Use fireworks only while outside and in a large, open area, and keep any guests or spectators at a safe distance.
- Avoid attempting to make your own fireworks or modifying store-bought ones.
- Do not allow children to handle fireworks, and supervise closely if they are playing with sparklers.
- Immerse used or malfunctioning fireworks and any debris in water before disposal. Never attempt to reignite a defective firework.
- Keep water nearby while using fireworks in case you need to extinguish a fuse or put out a fire.
- Avoid placing lit fireworks in plastic or glass containers.
- Wear safety goggles when handling or lighting fireworks.
- Maintain sobriety while using fireworks.
- Do not hold a firework that has already been lit in your hand or position your body directly over one.
- Read all manufacturers' guidelines and adhere to any instructions.
- Follow any federal and provincial laws regarding the use of fireworks.

For additional home safety guidance, contact us today.





Protect Your Vehicle From Theft

Research by insurance industry group Équité Association revealed that the number of auto thefts is rising. Specifically, auto theft rose 50% in Quebec and 48.3% in Ontario in 2022 from 2021, the group's report found. With such alarming statistics, it's no surprise that a third of Canadian vehicle owners are worried about their vehicles being stolen, according to an AutoTrader study.

With auto theft a hot topic, securing your own vehicle has never been more important. Consider the following tips:

- Lock doors and fully close windows after parking your vehicle.
- Do not leave your vehicle unattended while it's running.
- Avoid leaving valuables in your vehicle in plain sight.
- Keep your keys with you and never leave them in your vehicle.
- Park in well-lit areas.

Contact us today to learn more about protecting your vehicle from theft and other risks.