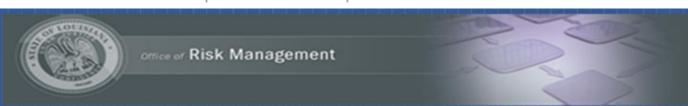


Insurance Risk Management Consulting



# Safety During The Holidays

# **G**allagher

#### At Home



#### At Home



- Lock your doors and windows, even if you're only leaving for a few minutes.
- When leaving for an extended period of time, have a neighbor or a family member pick up your mail and newspapers.
- Indoor and outdoor lights should be on an automatic timer.
- Leave a radio or television on so that the house looks and sounds occupied.

#### At Home



- Large displays of holiday gifts should not be visible through the windows and doors.
- When setting up Christmas or other holiday displays, make sure doors and passageways are clear inside your home.
- Be sure your Christmas tree is mounted on a sturdy base so children, elderly persons, or pets cannot pull it over on themselves.

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# Driving



### Driving



- Keep all car doors locked and windows closed while in and out of the car.
- Remember to set your alarm.
- If you must shop at night, park in a well-lit area.
- Avoid parking next to vans, trucks with camper shells, or cars with tinted windows.
- Park as close as you can to your destination and take notice of where you parked.



#### Driving

- Never leave your car unoccupied with the motor running or with children inside. NOT EVEN FOR A SECOND!
- Do not leave packages or valuables on the seat of your car.
  - This creates a temptation for thieves.
  - If you must leave something in the car, lock it in the trunk or put it out of sight.
- Locate your keys prior to going to your car.

#### **ATM**





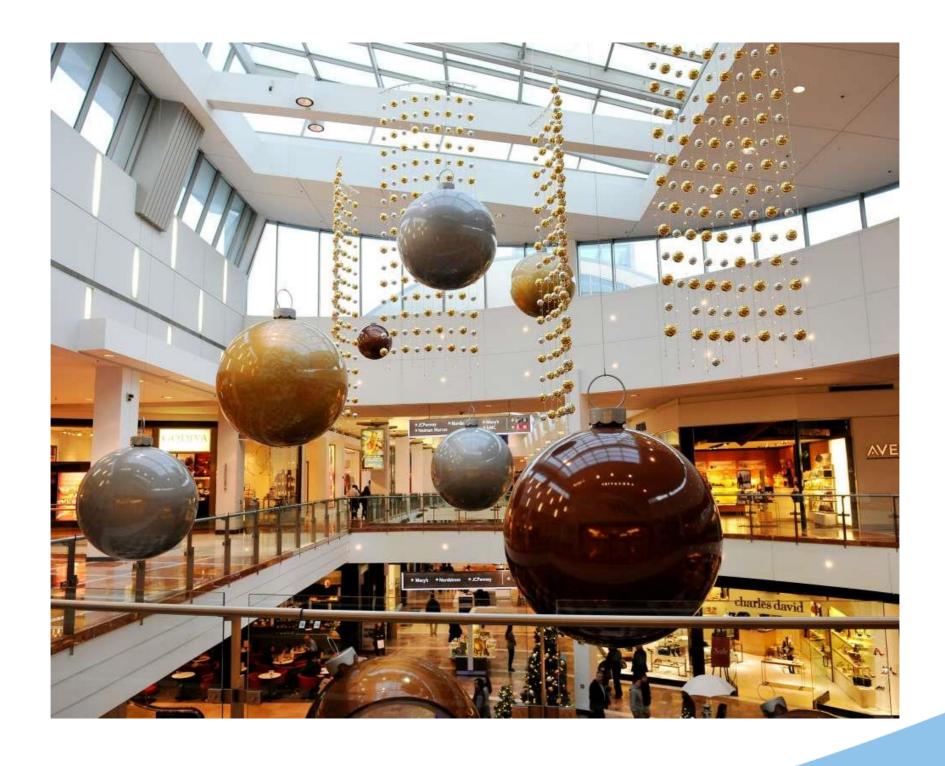
#### **ATM**



- If you use an ATM, choose one that is located inside a mall or well-lit location.
  - Be aware of bushes and blind spots.
  - Withdraw only the amount of cash you need.
- Protect your pin number by shielding the ATM keypad from anyone who is standing near you.
- Do not throw your ATM receipt away at the ATM location.

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# Shopping







- Shop during daylight hours whenever possible.
  - If you must shop at night, go with a friend or family member.
- Dress casually and comfortably.
- Avoid wearing expensive jewelry.
- Do not carry a purse or wallet, if possible.
- Keep cash in your front pocket.



### Shopping

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- Always carry your drivers license or ID card along with necessary cash, checks, and/or a credit card you expect to use.
- Stay alert to your surroundings.
- Avoid carrying large amounts of cash.
- Pay for purchases with a check or credit card when possible.



### Strangers At Your Door



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### Strangers At Your Door

- Be aware that criminals sometimes pose as couriers delivering gifts.
- It is not uncommon for criminals to take advantage of the generosity of people during the holiday season by soliciting donations door-to-door for charitable causes although no charity is involved.
- Donate to a recognized charitable organization.





## Online Shopping



- Online Shopping Dangers
  - Identity Theft
  - Credit Card Fraud
  - Theft
  - Counterfeit Goods
- These crimes are still more prevalent in the "real" world, but trends are shifting.
- Think before you click.

# Online Shopping Tips



#### Choose Credit Over Debit

- Credit cards have much better fraud protection.
- Disposable credit cards are even better.

#### Verify Website Security

- Some online web sites don't offer secure shopping.
- Limit yourself to secure sites.
  - Look for Https://instead of Http://
  - Secure sites will also have a small lock in the lower right corner of the screen.

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### Online Shopping Tips

#### Don't Shop Publicly

- Don't use a shared or public computer to shop online.
- Don't use open or shared networks when shopping online.

#### Don't Store Information Elsewhere

- One click shopping is faster, but the risk is greater.
- Data breaches are becoming more and more common.

#### Shop At Trusted Websites

If it appears to be too good to be true, it usually is!

#### S.C.A.M.



- (S)tingy: Be stingy about giving out your personal information to others unless you have a reason to trust them, regardless of where you are.
- (C)heck: Check your financial information regularly, and look for what should be there and what shouldn't.
- (A)sk: Ask periodically for a copy of your credit report.
- (M)aintain: Maintain careful records of your banking and financial accounts.