

Personal Lines

inSights



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Recognize Spam and Phishing Emails

As more of our daily lives move into cyberspace, hackers, cybercriminals and spam bots may lurk behind every new message that shows up in your inbox. Even robust spam filters may not be able to catch every unwelcome email.

Fortunately, you can act as an additional line of defense for yourself and your electronic devices by understanding the warning signs of spam and phishing emails. In recognition of Cybersecurity Awareness Month, protect yourself from these potentially harmful messages by paying attention to the following:

- **Senders' email addresses**—Check the actual email address of the sender rather than the display name that may appear in your inbox. Be particularly mindful of domains that may be attempting to impersonate trusted parties (e.g., @micr0soft.com vs. @microsoft.com).
- **Subject matter**—Whether in the subject line or the body of the email itself, be mindful of what you're reading and how it's phrased. Cybercriminals may attempt to invoke a sense of urgency, pushing you to click on harmful links or download dangerous attachments.
- **Grammar and spelling**—Fraudulent emails may include spelling and grammatical errors. This can be a telltale sign that something is off, so be sure to read carefully.
- **Requests and offers**—Be particularly careful if an email requests potentially sensitive information, such as for you to go to a website and enter your login information or other sensitive data. Perpetrators may attempt to convince you to do this by saying you've won a prize or are in danger.

[Click here](#) to learn more about Cybersecurity Awareness Month.

How to Limit Your Risk of Sudden Cardiac Arrest

October is Sudden Cardiac Arrest Awareness Month, which focuses on raising awareness about sudden cardiac arrest, including its warning signs and how to limit your chances of an affliction. This condition occurs when a person's heart stops beating, keeping blood from being pumped to the brain and other vital organs. Sudden cardiac arrest is a life-threatening situation.

In recognition of this year's Sudden Cardiac Arrest Awareness Month, consider the following lifestyle choices to help reduce your risk:

- **Stay active.** Physical exercise can be critical in maintaining many aspects of your health, including your cardiovascular wellness. Try to get at least 30 minutes of exercise each day for at least five days per week to keep your heart strong and reduce the risk of sudden cardiac arrest.
- **Eat well.** Prioritize a diet that is high in whole grains, vegetables and fruits. Limit or avoid foods high in sodium and saturated fat, such as fried cuisine, processed meats and dairy products.
- **Avoid smoking.** In addition to refraining from your use of tobacco products, you can also do your health a favor by avoiding second-hand smoke whenever possible.
- **Prioritize checkups.** Even if you believe you're in good health, visiting your doctor regularly and checking your cardiovascular health should be a top priority to ensure any possible issues are detected and treated before they worsen.

Contact us today for more health and wellness resources.

Fall Driving Safety Tips

Fall can be a particularly dangerous time to drive. Fortunately, by considering the following guidance, you may be able to limit your risk of accidents:

- **Watch for children.** With school back in session, you should be mindful of increased foot traffic, as well as the frequent presence of school buses.
- **Prioritize lighting.** As the days get shorter, you may find yourself driving in the dark more often. Be sure to turn on your headlights as soon as it starts to get dark.
- **Consider driving conditions.** Avoid driving at excessive speeds and take your time when changing lanes or making other maneuvers, as fog, frost and fallen leaves can all affect your visibility and traction.
- **Be mindful of animals.** Many animals may become more active during the fall, including deer. Take particular care to watch the sides of roads at dawn and twilight, as this is when many animals are most active.

Contact us today to learn more about automobile safety.

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