

# Cybersecurity Tips for International Travelers

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From potential hackers peeking over your shoulder to suspicious emails with dangerous attachments, there are a lot of cybersecurity threats for unwary international travelers. Within minutes of accessing compromised Wireless hotspots or mistakenly downloading a virus from the Web, travelers could have their personal information stolen. Protect yourself and your electronics while you're traveling abroad.

Here are a few tips to help keep your electronics and personal information safe during travels. For an extra level of peace of mind, consider purchasing security coverage to help cover potential losses.

**Beware unsecured Wi-Fi hotspots** While traveling abroad, be very wary of what Wi-Fi networks you try to use. According to Secnap Network Security, Wi-Fi networks can be hosted by hackers trying to access your information. Once you connect to these wireless services, all of your personal information could be at another person's fingertips. Secnap recommends avoiding public Wi-Fi as much as possible. If you need to access Wi-Fi services, ask the airport or hotel to confirm the name of its network. Much of the time, fake W-iFi networks will try and copy a reputable organization's name, changing the original name only slightly. As a rule of thumb, don't transmit any information over an unsecured connection that you wouldn't want a third party seeing. Transmitted information is easy to intercept.

**Unsecured Bluetooth connections** In the same way Wi-Fi can be unsecured and make it easy for others to access your personal

information or hack your devices to download malicious software. To prevent this from happening, turn off Bluetooth whenever you don't intend on using it. You can also manage your Bluetooth preferences to prevent wireless services from gaining access to your devices without authorization.

**Use public computers cautiously** □According to McAfee a device or digital service called keylogger can be used to track keystrokes and obtain personal information. Keylogger can sometimes be applied to public computers, giving cyberhackers access to any information you host from the system. To protect yourself, do your best to avoid public computers. At the very least, do not access any personal accounts or information from a public computer.

**Watch for wandering eyes** One of the most common and basic methods of stealing personal information is simply looking over someone's shoulder to see what they're working on.

"People forget about the over-your-shoulder problem when traveling," Sian John, UK security strategist at Symantec, told CNN. "Most people don't have a privacy screen on their laptop still, so anyone sitting next to you can look over your shoulder and see what you're doing."

That means, if you're typing in passwords, accessing your personal files or chatting with someone online, a third party could be spying on you to discover some of your personal information or even record you in an attempt to steal your data. Privacy screens can be used to blur the the monitor for bystanders who are not looking at a screen straight on. These screens can be used for all sorts of different devices and they can help block others from viewing your work. On the other hand, being wary of who is around you spying when you're accessing sensitive materials can save you a lot of trouble.

**Helpful recommendations** There are many things you can do to protect your information from a cyberbreach, according to Secnap Network Security.

- Remember to update your operating system and applications before traveling.
- Make sure you're running the most recent updates on anti-virus software.
- Add passwords to your laptop and smartphone that automatically wipe personal information after a certain number of unlocking attempts.
- Enable a firewall on your laptop to prevent others from accessing it remotely.
- Link a cloud service to your smartphone and laptop to back up information and track your belongings in case they are stolen.

From potential hackers peeking over your shoulder to suspicious emails with dangerous attachments, there are a lot of cybersecurity threats for unwary international travelers to be aware of.

Source: [AIG TravelGuard](#)

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## A Founding Member of Maine Employers for Safety & Health Excellence

Edwin Morong, executive director of Maine Employers for Safety & Health Excellence, stopped by our office in Camden Monday, March 9 to present us with a certificate of appreciation in recognition of Allen Insurance and Financial's role as one of the first Maine businesses to support the founding of the organization. [Mike Dufour](#), our executive vice president (at

right), accepted the certificate. Online at [meshementor.org](http://meshementor.org)



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## Supporting Waldo CAP

Allen Insurance and Financial is a partner in both business and the community with a number of its clients. Recently, Dan Bookham, business development director at Allen Insurance and Financial delivered a donation to WCAP in support of its mission "to create opportunities for people to improve their quality of life." Accepting the donation from Bookham is (at right) Arlin Larson, board member and chairman of the development committee at WCAP.



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# Thank You, Road Crews!

On the eve of our next snow storm, Allen Insurance and Financial delivered morning coffee and donuts to the public works departments that serve the communities that are home to our offices in Knox and Waldo counties. We'd like to encourage everyone to stay warm and safe and when possible, say thank you to public works and public safety personnel who are at work no matter what the weather brings.



In Belfast, business Insurance Specialist Sally Carlisle delivered donuts from Weaver's Roadside. With her in this photo is Noah Willet of Belfast Public Works.



In Camden, marine insurance specialists Gene McKeever and Chris Richmond brought Dunkin' Donuts and coffee to the public works garage, where they were met by an appreciative crew getting ready for the weekend storm. From left: Rick Seibel, director, Camden Department of Public Works; Carl Perkins, Clark Mason, Rodney Feltus, Gene McKeever, Allen Insurance and Financial; Jeff French, Keryn Laite and Chris Richmond, Allen Insurance and Financial.



In Rockland, personal insurance specialist Meesha Luce delivered Dunkin Donuts and Coffee. Greg Blackwell accepted on behalf of the busy crew at Rockland Public Works.

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## **Offices Closed Monday, Feb. 16 for President's Day**

Our offices will be closed Monday, Feb. 16 for President's Day. We will reopen Tuesday, Feb. 17 at 8 a.m.

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# The Snow Load is Heavy on Your Roof. It Can Be Heavier on Your Wallet

A cubic foot of dry snow weighs about 6 to 8 pounds, while one cubic foot of packed snow could weigh up to 20 pounds. The same volume of ice can weigh three times this amount.

Calculating the snow load on your roof requires some complex calculations and an understanding of geometry.

Our message is very simple: If you can, you should clean your roof. This applies to homes, especially where you see icicles and businesses, whether your roofs are large or small, pitched or flat. If you feel like you can't clear your roof of snow safely, there are contractors or roofing companies who can do it for you. Now is a good time, especially while we have a break in significant snowfall amounts.

Snow is heavy on your roof. It can be heavier on your wallet. The weight of the snow can be significant and if not cleared off, can lead to collapse and potential water back-up damage.

[Here is one example of a snow load calculator.](#) You can find plenty of others on the Internet.

[Here is a link to a 30-second video about clearing snow from the roof of your home.](#)

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# MCBA Offers 10-Hour OSHA Class

The Maine Contractors & Builders Alliance has scheduled a 10-hour OSHA class to be held at Allen Insurance and Financial.

- Wednesday, February 18 from 8 am-2 pm
- Thursday, February 19 from 8 am -12 noon

Cost is \$ 20.00 for MCBA Members/ \$ 30.00 for Non-Members.

Cost includes lunch on Wednesday and the OSHA Certification Card.

Please contact 593-0864 or [mcba@buildingmaine.org](mailto:mcba@buildingmaine.org) for more information or to register.

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## Important Information About the Anthem Cyber Attack

Anthem, Inc., the parent company of Anthem Blue Cross Blue Shield of Maine, is the victim of a highly-sophisticated cyber attack. Anthem has informed Allen Insurance and Financial that member data was accessed, and information about our clients could be among the data.

We are working closely with Anthem to better understand the impact on its members.

Anthem has created a website – [www.anthemfacts.com](http://www.anthemfacts.com), and a hotline, 1-877-263-7995, for its members to call for more information, and has shared the following information which further explains the cyber attack.

It is important you read this email completely, including the

article below about STEPS YOU MUST TAKE TO ACCESS SERVICES ANTHEM WILL BE OFFERING TO THOSE WHOSE DATA HAS BEEN COMPROMISED.

Here is what we know:

- Once Anthem determined it was the victim of a sophisticated cyber attack, it immediately notified federal law enforcement officials and shared the indicators of compromise with the HITRUST C3 (Cyber Threat Intelligence and Incident Coordination Center).
- Anthem's Information Security has worked to eliminate any further vulnerability and continues to secure all of its data.
- Anthem immediately began a forensic Information Technology (IT) investigation to determine the number of impacted consumers and to identify the type of information accessed. The investigation is still taking place.
- The information accessed includes member names, member health ID numbers/Social Security numbers, dates of birth, addresses, phone numbers, email addresses and employment information, including income data. Social Security numbers were included in only a subset of the universe of consumers that were impacted.
- Anthem is still working to determine which members' Social Security numbers were accessed.
- Anthem's investigation to date shows that no credit card or confidential health information was accessed.
- Anthem has advised us there is no indication at this time that any of our clients' personal information has been misused.
- All impacted Anthem members will be enrolled in identity repair services. In addition, impacted members will be provided information on how to enroll in free credit monitoring.

We are continuing to work closely with Anthem to better understand the cyber attack and the impact on our clients.

We will continue to keep you updated on Anthem's ongoing investigation in hopes to find out who committed the attack and why.

## **FREE SERVICES FROM ANTHEM**

All of the following services from Anthem are free. You are automatically enrolled in an identity repair service; the other services require you to call and enroll.

Identity repair: An investigator will help you restore your identity. (Automatic enrollment)

You will be able to enroll in the following services

- Identity Theft Monitoring
- Phone Alerts
- Lost Wallet Protection
- \$1 Million in Identity Theft Insurance
- Credit Monitoring (Adults Only)
- ChildScan Monitoring (Children Only)

These services will be available in approximately two weeks.

You must enroll for them to be implemented.

Enrollment will be for one year.

## **Protect Yourself From Scam Email Campaigns**

Anthem Blue Cross and Blue Shield in Maine is not calling members regarding the cyber attack and is not asking for credit card information or social security numbers over the phone.

Consumers should also be aware of scam email campaigns targeting current and former Anthem members. These scams, designed to capture personal information (known as “phishing”) are designed to appear as if they are from Anthem and the emails include a “click here” link for credit monitoring. These emails are NOT from Anthem.

- DO NOT click on any links in email.
- DO NOT reply to the email or reach out to the senders in any way.
- DO NOT supply any information on the website that may open, if you If you have clicked on a link in email.
- DO NOT open any attachments that arrive with email.

This outreach is from scam artists who are trying to trick consumers into sharing personal data. There is no indication that the scam email campaigns are being conducted by those that committed the cyber attack, or that the information accessed in the attack is being used by the scammers.

Anthem will contact current and former members via mail delivered by the U.S. Postal Service about the cyber attack with specific information on how to enroll in credit monitoring.

For more guidance on recognizing scam email, please visit the Federal Trade Commission website.

## **Data Security at Allen Insurance and Financial**

Allen Insurance and Financial partners with a cyber security firm to ensure the security of client data.

All systems at Allen Insurance and Financial are monitored 24/7 by a cyber security firm.

**Call Allen Insurance and Financial With Questions: 800-439-4311**

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## **VSTV, Karen Reed and Stone Coast Crossfit**

Commercial insurance specialist Karen Reed appeared with Lily Hamill Feb. 5 on VSTV's Daily Sports Fix program. The two talked with host Scott Anthony Smith about Stone Coast Crossfit and Stone Coast's upcoming benefit event for PAWS Animal Shelter.

[Click to see the VSTV website.](#)

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# Snow and Ice on Your Roof Can Mean Leaks or Worse

The weight of snow can cause problems on your roof. Clearing the first three or four feet of snow closest to the gutters or eave of your roof *after each storm* can help prevent ice dams from forming.

The combination of freshly fallen snow and the melting and refreezing of snow can add to the stress on your roof.

You can use a shovel or a roof rake – but always keeping safety in mind, you may want to hire a professional to do the job for you. Ladders in snowy or icy conditions are never a good idea.

From our friends at Travelers:

