

PURE CYBERSAFE SOLUTIONSSM – FUNDAMENTALS CHECK

Presented by Lyons Insurance, a PURE-appointed independent broker.

This nine-point cyber-risk assessment is designed to help you identify and address vulnerabilities in your home network, devices and online activities.

- | | YES | NO | UNKNOWN |
|---|-----------------------|-----------------------|-----------------------|
| 1 Does your computer have an updated version of an antivirus software installed? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <p>All operating systems across both PCs and Macs are vulnerable to viruses and malware.
<i>Recommended:</i> Install, and keep up-to-date, antivirus software. Never install more than one antivirus as they could conflict with one another.</p> | | | |
| 2 Do you always update your operating system (OS) and software with the latest patches and releases? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <p>These updates and patches are designed to fix issues with the programs in order to make them run more efficiently and eliminate vulnerabilities that could be exploited.
<i>Recommended:</i> Regularly check for OS and software updates or configure for automatic updates.</p> | | | |
| 3 Do you have a firewall enabled and updated on your network (on your router)? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <p>A firewall blocks incoming connections from unauthorized users and software/viruses.
<i>Recommended:</i> Set up a firewall on your network (typically via your router) and on your laptop (part of your OS). Your Internet Service Provider (ISP) should be able to assist with this.</p> | | | |
| 4 Have you changed the default password on your router? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <p>If you use the default name and password for your router, anyone within range of your network can see the default name and may be able to find the matching default password by way of an internet search.
<i>Recommended:</i> Change the name and password on your router. For the name, use something that is not easily identifiable with you/your address. The password should be a minimum of eight characters and should contain numbers, special characters and both upper and lowercase letters.</p> | | | |
| 5 Do you have WPA2 (WiFi Protected Access) enabled on your Wi-Fi? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <p>WPA2 is the strongest encryption technology available on home networks. It provides stronger Wi-Fi security than other available options.
<i>Recommended:</i> If the router is provided by your ISP, check with them to see if they can assist; otherwise, check the router manufacturer's website for online guides.</p> | | | |
| 6 Do you have fewer than 10 individual devices that use your home internet connection (e.g., phones, laptops, dropcam, Nest, TVs, iPads, video game systems, home automation systems)? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <p>Each additional device on a network is another point of vulnerability. Large networks with many different types of devices might benefit from special configurations.
<i>Recommended:</i> If your network has more than 10 devices connected, you may want to consider a Cyber Risk Consultation.</p> | | | |
| 7 Do you use a strong, long, unique password for all of the following: laptop/computer login; bank, credit card, and other financial accounts; email accounts? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <p>Strong passwords are a critical defense against cyber attacks. If you use the same password for multiple accounts, when one account is compromised, they all could be.
<i>Recommended:</i> Each account should have its own password. All passwords should be a minimum of eight characters and should contain numbers, special characters and upper and lowercase letters. Consider a password manager service, such as LastPass or 1Password.</p> | | | |

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Are your mobile devices Pin Code Lock enabled (and have auto screen lock/timeout)?



If you do not use the lock feature on your phone, the information contained within can easily be accessed should your phone be lost or stolen.

Recommended: Create a strong password for your mobile device that is easy to remember but hard to guess. Enable your device's auto-lock feature to take effect 5 minutes from the last activity.

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Do you use multifactor authentication on email, bank accounts, and all accounts containing sensitive information?



Multifactor authentication refers to the use of multiple points of authentication from independent categories to verify a user's identity. It typically combines "something you know" (most commonly your username and password) with "something you have" (your smartphone) or "something you are" (your fingerprint). When used together, these can greatly increase security.

Recommended: Activate multifactor authentication on all of your accounts that contain sensitive information. If you have an assistant or accountant who handles financial transactions, work with him/her to establish multifactor authentication protocols so that they are not moving money based solely on an email request.

Visit puresituationroom.com/cyber to learn how to enable multifactor authentication across dozens of sensitive websites.

HOW WE CAN HELP: PURE CYBERSAFE SOLUTIONSSM

Effectively managing cyber risk requires knowledge and layers of protection. Here are a few ways PURE helps members live more confidently in a world of increasing cyber exposure and risk.

 **Cyber Knowledge Center:** Designed to help you better understand cyber threats and learn how to mitigate risks, the Knowledge Center includes a comprehensive white paper, as well as an interactive diagnostic tool to help you assess your vulnerability to cyber risks. Visit puresituationroom.com/cyber for more information.

 **Cyber Advice Line:** Cyber Risk specialists are available to assist you with specific questions or concerns regarding the prevention, detection, and response to cyber attacks. Call (855) 573-PURE (7873) between 9AM-8PM EST Monday through Friday for assistance.

 **World Class Services Provided by Concentric AdvisorsTM:** We've partnered with Concentric AdvisorsTM, innovators in the field of personal security, to bring you custom fee-based solutions designed to address evolving cyber threats and their associated risks. These include:

A Cyber Security Audit: An in-depth, on-site assessment of your network and data.

Cyber Shield: A managed monitoring solution designed to monitor and protect your home network from intrusion.

A Social Engineering Assessment: An analysis of your internet presence to determine your level of vulnerability to social engineering.

ABOUT LYONS INSURANCE

Your home. Your assets. The lifestyle your family enjoys. These are the true irreplaceables. And they require the same protection as your business – if not more. Founded in 1984, Lyons creates personal risk management portfolios that respond to your needs. The professionals at Lyons ensure that you're covered against all of them – now and in the future. To learn more, visit Lyonsinsurance.com.



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ABOUT PURE

Privilege Underwriters Reciprocal Exchange (PURE) is a member-owned insurer for responsible families with homes insured for \$1 million or more. Designed from the ground up in 2006, PURE has grown by 40% or more each year since inception by providing what is widely considered to be the best service experience in the industry—helping our membership feel smarter, safer and more resilient as they enjoy their success. We offer best-in-class, customizable coverage throughout the U.S. for high-value homes, automobiles, jewelry, art & other collections, personal liability, watercraft and flood. Inspired by some of the finest policyholder-owned companies in the world, PURE emphasizes alignment of interests and transparency. Thanks to a low cost of capital, careful member selection, and proactive risk management, PURE members report average annual savings of more than 25%*. Visit pureinsurance.com for more information.

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*Average annual savings on homeowners insurance for members reporting prior to carrier premiums from Jan '11 through Jun '15. Actual savings, if any, may vary. PURE[®] refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer & member of PURE Group of Insurance Companies. PURE Risk Management, LLC, a for profit entity, (PRM) serves as PURE's Attorney-In-Fact for a fee. PURE membership requires Subscriber's Agreement. Coverage is subject to insurance policies issued & may not be available in all jurisdictions. Visit pureinsurance.com for details. Trademarks are property of PRM & used with permission. ©2015 PURE. PURE HNW Insurance Services, CA Lic. 0178980