



Welcome to SecurAmerica's "holiday edition" which we send out each year to remind our readers of how to have a safe and secure holiday season. Enjoy!

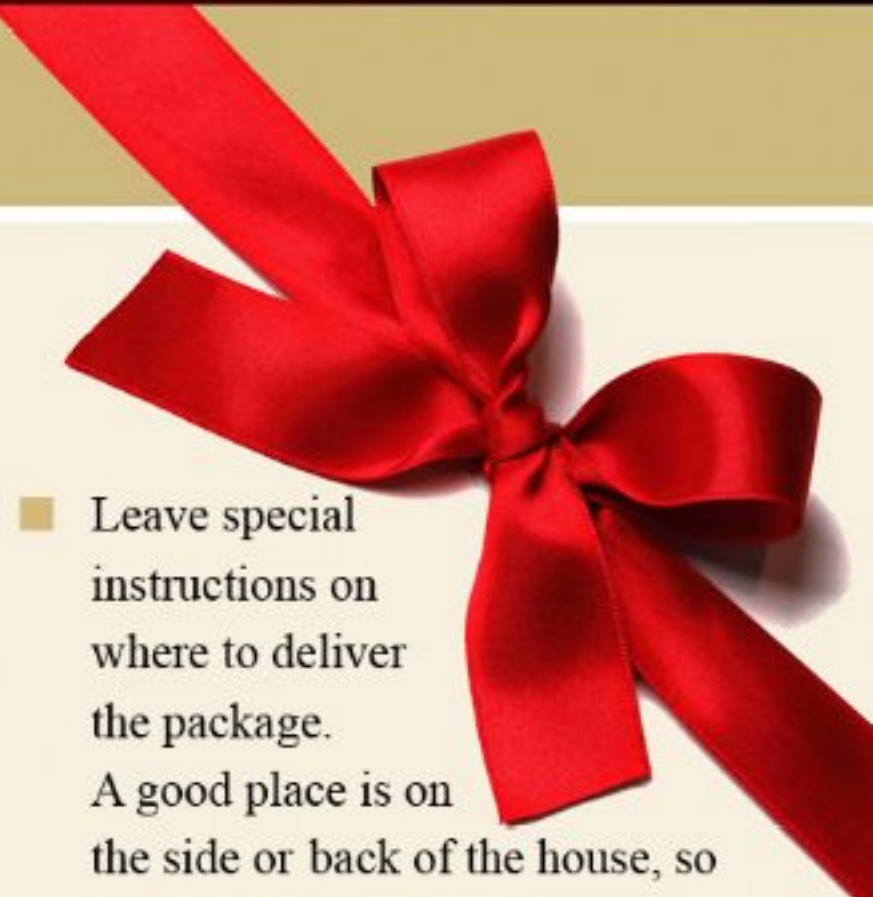
HOLIDAY SAFETY

Package and Gift Security

This year, COVID-19 has amplified the number of persons purchasing merchandise on-line and having them delivered. This means criminals will be extra vigilant in checking out homes and apartments for packages that have been left by Amazon and other companies. Thieves commonly strike during working hours as many homes are empty at that time. Around 23 million people said their packages have been stolen from their homes, according to a recent survey from insuranceQuotes.com. Here are some tips that can help protect you from a home delivery theft:

- Send the package to the residence of a trusted friend or relative who you know will be home. Be sure that the friend is ready and waiting to retrieve the package when the doorbell rings.

- Request that your package is marked "signature required." This requires the delivery person to stand by and wait until you're available to retrieve the package. You could also put a note on your door, requesting the deliverer go to your next door neighbor for the signature. (Did you know that package delivery companies are not responsible for stolen packages that are left at your front door without re-quiring a delivery signature).
- Ask the package delivery company to hold the package if you will not be home (many have local delivery centers). There are companies that will hold a package for up to 5 days.
- Use a company that provides a tracking service and check online to see when your package is scheduled to arrive.
- Have the items shipped to the nearest store for "in-store pick up."

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- Leave special instructions on where to deliver the package. A good place is on the side or back of the house, so that the package is out of sight from the road. Ask the delivery person to take and discard the note with him/her or leave it with the package.
 - Signing up for a free online account, such as FedEx Manager or My USPS, allows you to customize delivery times so that they are more convenient for you.
 - If you have an understanding boss, have your packages delivered to you at work.
 - Install a security camera at your front door covering the entry door, porch and walkway.



When having packages delivered to your home, beware of “porch pirating” — when a thief steals delivered packages from your doorstep or porch. Thieves can follow delivery trucks, watching for prime targets.

For more information visit the following websites:

www.be.safe.org

www.safetyathome.com

www.cdc.gov/family/holiday

www.nfpa.com

www.aspca.org

Criminal activity peaks around the holiday season.

Criminals, both professional and amateur, use this time to prey on unsuspecting and distracted shoppers, travelers and home owners. Typical crimes around the holidays include shoplifting, pick-pocketing, identity theft (primarily on-line credit card fraud), vehicle break-in/thefts, purse snatching and home burglary.

Homes are also vulnerable around the holidays as criminals prey on homes that are unoccupied due to holiday travel or serve as attractive targets due to the amount of gifts that many homes have stored in them. So, here are some very basic steps you can take to help you avoid becoming a victim:

- Put inside lights on timers; program these to turn on and off at different times so the same ones don't turn on and off at the same time – this is a tell-tale sign that no one is home.
- Cancel mail and newspaper deliveries if travelling or have a neighbor pick these up for you.
- Keep gifts out of sight.
- Cover empty trash boxes that advertise expensive gifts and electronics – thieves will know what's in your house.
- Buy only fresh trees; keep them watered; place them in sturdy stands.
- Never place a tree in the way of your path to exit your home.
- Confine charitable giving to reputable, established organizations – holidays bring scam artists.



Put valuable items, including portable navigation systems and other electronics in your trunk **BEFORE** you park your car; never leave anything inside the interior portion of your vehicle including gym bags, backpacks, etc. Criminals will target vehicles with items that are in plain view!

Secure your vehicle once you park it; many vehicles are actually unlocked during the holidays, which creates a huge opportunity for a criminal to strike.

Shopping Safety

This year, in-person shopping at malls will be significantly reduced but still many people will elect to visit both the big box and smaller retailers. Here are some general safety tips and ones related to COVID-19 if you plan on shopping in-person :

COVID-19 tips

- Get a head start early; the longer you wait, the more crowds you will run into; you can check on Google on any business you are considering to see when their slowest hours are (typically early morning and right before it closes).
- Wear a mask and consider disposable gloves to protect your hands (when using escalators, elevators, etc.); maintain at least 6 feet away from other shoppers.
- Carry disinfectant and use regularly, especially when leaving a store or if you have touched any surface; wash your hands thoroughly when you get home.
- Use contactless credit cards and use gloves if you are required to sign on the payment pad.

Security Tips

- Minimize after-dark shopping.
- Wait for a close space.
- Shop with friends.
- Carry a minimal wallet (license, one credit card, cash).
- Avoid large amounts of cash.
- Grip bags close to your body.
- Keep credit cards and cash in your front pocket.
- Wear comfortable, non-designer clothing and keep the jewelry at home – criminals target shoppers who look like they have money or are wearing jewelry that can easily be taken.
- Never leave your shopping bags unattended.
- Ask for an escort if your vehicle is parked in a remote area.
- Before you enter your vehicle look in the inside to make sure no one is in it; once inside **IMMEDIATELY** lock the doors.
- Know the location of mall security and report any person or activity that is suspicious.



Here are some great tips that can help you and your finances from becoming compromised by thieves

Internet Shopping

Due to the pandemic, online sales this holiday season are expected to increase by a whopping 35% over last year's levels, according to a recent forecast from research firm eMarketer.

- Use a credit card rather than a debit card. Credit card payments can be withheld if there's a dispute with a store, and if the card is stolen, you won't have to pay more than \$50 of fraudulent charges. But with a debit card, you can't withhold payments—the store is paid directly from your bank account. And if your card is stolen, you could be liable for up to \$500, depending on when you report it.
- Make sure the sites on which you shop and provide credit card information are safe. If you are entering your financial information on a webpage, make sure the URL begins with “https” as opposed to “http” or has a lock in your browser's search bar.
- Find out if the public WiFi hotspot you're using at a coffee shop or bookstore is secure. If it's not, your payment information could be compromised over the network.
- Enable “Timeouts” on your mobile device. Why? More and more consumers are doing the bulk of their holiday shopping on mobile phones. If you're one of those consumers, make sure to enable a lock screen password, in case your device is lost or stolen. If your phone isn't timed out, you're leaving the keys to your kingdom to whoever picks it up.
- Don't click on “Pop-up Ads.” Though it may seem obvious, malicious pop-up ads still pose one of the largest threats to web shoppers. Studies have shown that a large amount of consumers will click on the account regardless of its message. Be mindful of what pop-ups say, it could be evidence of a security threat.