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## 8 TIPS TO HELP REDUCE YOUR RISK OF A DATA BREACH

### START WITH THE BASICS

1. Lock and Secure Sensitive Information Stored in Paper Files and on Removable Storage Devices
2. Restrict Access to Data
3. Properly Dispose of Sensitive Data When No Longer Needed or Required
4. Record and Regularly Review Data Practices

### STRENGTHEN YOUR TECHNOLOGY PRACTICES

5. Password Protect Systems
6. Encrypt Data
7. Ensure That Remote Access to Your Network is Secure
8. Keep Software and Operating Systems Current

Note: If your network security functions are outsourced to a 3rd Party, obtain documentation to understand how your company's data is protected, and, when appropriate, perform on-site due diligence. It's also important to have contract language that specifies privacy and data security expectations and grants you the right to audit the 3rd Party.

While these data protection policies, procedures and training can help reduce the likelihood of a data breach, no company can be completely certain that its customer, patient or employee data could never be at risk.

### Buy data breach coverage!

**Call us today!**

## DID YOU PAY A TAX PENALTY FOR NOT HAVING HEALTHCARE IN 2014?

If you have just learned what the "cost" was for not having health insurance in 2014, there is still time to help lower the cost of the penalty you might pay in 2015! This year, you will pay \$325 per person, or 2% of household income, whichever is higher, for not having health insurance. You may be eligible for a special enrollment period coming up during tax time, to sign up for coverage for the remainder of 2015. To be eligible, you are:

- Currently not covered on the Marketplace for 2015
- Attest that you filed their 2014 tax return and paid a fee for not having coverage in 2014.
- Attest that you became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment, while preparing their 2014 tax returns.



This special enrollment period begins March 15, 2015 and runs through April 30, 2015. Take a minute to contact Jan Shaffer so that you won't have to pay the full penalty on your 2015 tax return! Call Jan at 989-799-8808, or email her at [j.shaffer@futureins.com](mailto:j.shaffer@futureins.com).

## HOME SECURITY TIPS & FACTS: PROTECTING YOUR HOME FROM BREAK-INS

Did you know that every 15 seconds a home in the United States is burglarized? That's why it's essential to secure your home and protect your family against break-ins. For a more secure home read these common myths about burglaries and get the facts to protect your home.

**MYTH:** Burglars break in through discreet areas, like the back of the house.

**FACT:** Securing the back of your house is important, as first floor windows and the back door are among the top targets for burglars. But shockingly, the most common point of entry for home burglaries happens to be thru the front door. Install deadbolts on the front door and any exterior doors, as they are harder to pick. Put strong locks on glass doors and lock-up whenever you leave the house. The garage is another common area for burglar access – don't share your garage door code with others, and don't leave the garage door opener in your car – it's a quick way for thieves to gain access to your home.

**MYTH:** Most burglaries happen at night.

**FACT:** Most burglaries actually occur during the day, while homeowners are away from home and at work. Locking doors before you go to bed may be a common practice, but ensure your home is also secure during daylight hours too.

**MYTH:** If you're running out for a few minutes, it's okay to leave your door unlocked – no burglar could get in and out that fast.

**FACT:** Burglaries are faster than you think. The average burglar spends only a few minutes in your home. So, lock the doors no matter how soon you're planning to be back. Burglars can also make fast work because they know common hiding places – the key under the doormat, the jewelry in the master bedroom. Leave your spare key with a neighbor and consider putting valuables in a safe.

**MYTH:** You don't need a home alarm system if you live in a safe area with a low crime rate.

**FACT:** Even if you live in a relatively safe neighborhood, homes without security systems are 2 to 3 times more likely to be broken into, says the Better Business Bureau, yet few U.S. homes are armed with one. According to the Alarm Industry Research & Educational Foundation, 74% of burglaries are prevented by having an alarm in place, and can go a long way in protecting your home and giving you added peace of mind.

## FEATURED BUSINESS PARTNER

Laura Britton-Schultz, senior loan officer at Flagstar Bank, has over 20 years experience specializing in VA, FHA, FHA 203K, Rural Development and Conventional loans.

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for all your refinancing and mortgage needs.

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You Create  
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