

# Use of social media websites can put consumers at risk

More than 11.8 million South Africans were registered and active on Facebook in 2014 alone According to the 2015 SA Social Media Landscape report. The use of social media platforms are continuously rising and consumer have been cautioned against disclosing their personal information that could put them at risk of security threats or criminal activity.



Christelle Fourie

This warning comes from Christelle Fourie, chief executive officer of MUA Insurance Acceptances, who says that consumers need to be wary of posting any details online that could provide criminals with information they could capitalise on. "Criminals are becoming increasingly sophisticated in the types of technology they employ to plan a burglary and social media sites can actually aid them in doing this."

Fourie explains that there is a growing tendency for consumers to reveal personal information, movements and details about any new purchases on their social media profiles such as Facebook, Twitter, Instagram, Foursquare and LinkedIn.

She points to the book *Don't Film Yourself Having Sex and Other Legal Advice For the Age of Social Media* written by social media law specialists Emma Sadleir and Tamsyn de Beer, in which it says that consumers construct their own privacy in the digital world and therefore need to be more vigilant about what they post online as this might place them at risk.

The book also encourages parents to speak to their children about social media to ensure that they understand the risks that come with this powerful technology. The book explains that criminals operate online and that it is important that consumers are careful not to give them the information that will make their job easier.



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Fourie says that social media profiles are often open to anybody to view and could provide possible burglars with a detailed summary of a person's belongings and whereabouts. "This is particularly relevant during the holidays. By posting information of any holiday plans, including when the consumer will be away from home, criminals can gain all the information they need to plan a burglary."

Fourie explains that Google Street View is another example of a website that provides detailed imaging of streets and the exterior of homes. "Google Street View allows anyone to view the security features of a home, such as spikes, electric

fencing, walls and the entire perimeter of a property."

## **Risking insurance claim rejections**

She says that consumers should be careful about how much information they provide when using social networking sites and whom they disclose this information to. Apart from the increased risk of theft or loss of personal possessions due to posting sensitive information online, homeowners could also face the risk of insurance claim rejections.

"It is important that consumers know that insurers are now able to use social media to correlate the accuracy of all information provided by the client at the time of submitting an insurance claim. If a client is involved in a motor accident and tells their insurance provider that they were at home drinking soft drinks, but their social media images on Facebook presents the client drinking hard liquor ahead of the accident, the insurer can use this information to prove that the client was drinking and driving."

When insurance premiums are calculated they are based on a risk assessment of each individual, says Fourie. "At the moment, online activity is generally not considered part of an individual's assessment, however, with new online services launching all the time, insurers may soon have to start taking account of people's online habits."

## **Adoption of smartphones putting consumers at risk**

She adds that the rising popularity and adoption of smartphones in South Africa also presents a major security risk for consumers. "Many of these phones have features such as Facebook, email and personal calendars built in without password protection. If a criminal gets hold of one of these phones they have instant access to sensitive personal information."

## **Fourie provides consumers with the following tips on how to better protect themselves online:**

- Make sure all features and applications are password protected on mobile devices, such as phones and tablets
- Regularly update passwords and never divulge these passwords to anyone else
- Never post your home address or any other personal information, such as home phone numbers on social media platforms
- Turn off any location-based applications unless it is absolutely necessary
- Do not follow people you don't know on social media sites and block people from viewing personal information if you don't know them
- Always supply insurers with accurate and truthful information at the time of claim submission