NW Insurance Council

Consumer Alert

Contact:
Kenton Brine, President
Sandi Henke, Operations Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at Twitter/nwinsuranceinfo
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Shopping online for the holidays? Protect yourself from cybercriminals, and consider personal cyber insurance

What to Know

- ***Cybercrime is costly.*** *The FBI's Internet Crime Complaint Center (IC3) received more than one million complaints nationwide in 2025, with losses exceeding $20 billion.* ***Washington state*** *accounted for 25,619 of those complaints, totaling more than $458 million in reported losses.*

- ***Holiday shoppers can reduce their risks*** *by recognizing scams, shopping on trusted websites, securing online accounts and monitoring financial activity.*

- ***Personal Cyber Insurance*** ***may offer additional protection.*** *Some insurers offer coverage to homeowners and renters through an endorsement or stand-alone policy to help with certain cyber-related losses and recovery expenses.*

SEATTLE, WA, November 19, 2026 – As millions of Americans shop online for holiday gifts, cybercriminals are looking for opportunities to steal personal information, access financial accounts and trick consumers into fraudulent purchases. NW Insurance Council encourages holiday shoppers to protect themselves and consider buying Personal Cyber Insurance for an additional layer of financial protection.

According to the FBI's *2025 Internet Crime Report*, Americans reported more than $20 billion in cybercrime losses last year. In Washington state alone, reported losses exceeded $458 million, underscoring the financial impact cybercrime can have on individuals and businesses.

"Whether we realize it or not, most of us are a single mouse-click or finger-tap away from giving criminals the keys we use to lock our online accounts," said Kenton Brine, NW Insurance Council President. "Taking a few simple precautions can significantly reduce your risk, especially during the busy holiday shopping season. And because even careful consumers can become victims, it's worth asking your insurance company whether Personal Cyber Insurance is available to help you recover from a cybercrime."

What Is Personal Cyber Insurance?

While most consumers are familiar with insurance that protects their homes, vehicles and personal belongings, fewer may realize that some insurers offer coverage for certain cyber-related risks.

Personal Cyber Insurance may be available as an endorsement to a homeowners or renters insurance policy or as a separate policy, depending on the insurer.

Depending on the policy, coverage may help with:

- Identity theft recovery: Expenses associated with restoring a stolen identity, including certain legal fees and lost wages.
- Cyber fraud: Certain financial losses resulting from covered online scams or fraudulent electronic transactions.
- Cyber extortion: Assistance with certain threats involving stolen personal information or compromised devices.
- Professional recovery services: Access to specialists who can help restore accounts, recover information or navigate the recovery process.

Coverage, limits, deductibles and exclusions vary by insurer and policy. Not all cyber incidents or financial losses are covered, and consumers should not assume that every online shopping scam qualifies for reimbursement.

“Cyber insurance isn't a substitute for protecting your personal information, but it may provide valuable assistance when something goes wrong,” Brine said. “Consumers should talk with their insurance agent or company to understand what coverage is available, what it costs and what types of incidents are covered.”

Tips for Safer Online Holiday Shopping

NW Insurance Council and the Cybersecurity and Infrastructure Security Agency (CISA) recommend these steps to help consumers protect their personal and financial information:

- **Shop with trusted retailers.** Before making a purchase, verify that the website and seller are legitimate. Be cautious of unfamiliar retailers advertising unusually low prices. Fraudulent websites can closely resemble legitimate stores.
- **Watch for phishing scams and fake delivery alerts.** Cybercriminals may send emails or text messages claiming there's a problem with an order, delivery or payment. Avoid clicking suspicious links. Instead, visit the retailer's or shipping company's official website or app to check your order.
- **Use a credit card when shopping online.** Credit cards generally offer stronger federal protections against unauthorized charges than debit cards. Review your transactions regularly and report suspicious activity promptly.
- **Keep devices and software updated.** Turn on automatic updates for your phone, computer, web browser and apps. Security updates help protect against known vulnerabilities.
- **Use strong, unique passwords and multifactor authentication.** Protect shopping, email and financial accounts with long, unique passwords or passkeys where

available. A password manager can help, and multifactor authentication adds another layer of security.

- **Be cautious when using public Wi-Fi.** Avoid entering sensitive financial information on unfamiliar or unsecured networks. Consider using a trusted cellular connection when making purchases.
- **Research charities before donating.** Holiday generosity can attract scammers posing as legitimate charitable organizations. Verify charities through independent resources such as CharityWatch and avoid responding to high-pressure requests for immediate donations.

What to Do If You Become a Victim

If you suspect you've been the victim of an online scam or cybercrime, act quickly to limit potential losses:

- Contact your bank or credit card company immediately to report suspicious transactions.
- Change passwords for affected accounts and enable multifactor authentication.
- Report suspected cybercrime to the FBI's Internet Crime Complaint Center.
- Visit the Federal Trade Commission's IdentityTheft.gov for identity theft recovery guidance.
- Contact your insurance company or agent to determine whether your policy provides coverage or recovery assistance.

For more information about how to protect yourself online, visit the U.S. Department of Homeland Security's CISA website.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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