

Family Cybersecurity Checklist

12 steps to protect your family's accounts, home, and privacy



PCRG INSURANCE

Work through one section at a time. Assign each step to someone in your household, and check it off when it's done. You can fill this in on screen or print it for your family, staff, and family office.



Never write passwords or your family code word on this checklist. Note where they're kept, such as your password manager, instead.

Prepared for _____ Date _____

Accounts and money

☐ 1. Lock down email and financial accounts

Use unique passwords and multifactor authentication (MFA). Start with email, since it can reset everything.

OWNER _____ COMPLETED _____

☐ 2. Set up a family password manager

Store every password in one reputable manager, protected by a strong master password and MFA.

OWNER _____ COMPLETED _____

☐ 3. Freeze credit for adults and children

Freeze credit at Equifax, Experian, and TransUnion. It's free, and parents can freeze credit for children under 16.

OWNER _____ COMPLETED _____

☐ 4. Write down wire and payment rules

Confirm any payment change by calling a known number. Require two approvers for large wires.

OWNER _____ COMPLETED _____

People

☐ 5. Create a family code word

Pick two random words. Share them in person only, and never post or store them online.

OWNER _____ COMPLETED _____

☐ 6. Train children, aging parents, and staff

Teach everyone to spot phishing and to verify urgent requests, even ones that seem to come from you.

OWNER _____ COMPLETED _____

☐ 7. Review staff and family office access

Give each person only the access their role needs. Remove it the same day someone leaves.

OWNER _____ COMPLETED _____

Home and devices

☐ **8. Separate your home Wi-Fi networks**

Create one network for family devices, one for guests and staff, and one for smart home devices.

OWNER _____ COMPLETED _____

☐ **9. Inventory smart devices at every property**

List every connected device. Change default passwords, install updates, and protect camera accounts with MFA.

OWNER _____ COMPLETED _____

Privacy and planning

☐ **10. Shrink your public digital footprint**

Remove your address from Google and people-search sites, and post vacation photos after you return.

OWNER _____ COMPLETED _____

☐ **11. Write an incident response plan**

Decide who to call first, who makes decisions, and how to communicate if phones or email aren't safe.

OWNER _____ COMPLETED _____

☐ **12. Review your insurance for cyber losses**

Check whether your homeowners, umbrella, and cyber policies cover stolen funds, ransomware, and identity theft.

OWNER _____ COMPLETED _____

When to review this checklist

At least once a year, and whenever your family has one of these changes:

- | | |
|---|--|
| ☐ A new home | ☐ New household staff |
| ☐ A new car or smart home system | ☐ A new advisor or family office hire |
| ☐ A suspected scam or hack | |

NEXT REVIEW DATE _____

Security lowers the odds. Insurance covers the rest.

PCRG Insurance can show you how your coverage protects your family if an attack still gets through.

[Request your free coverage review →](#)

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