

# Parental Control Tools Online Can Mitigate Your Risks

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Despite being full of positive, useful and educational information, the internet is chock-full of potential dangers, and your children can unintentionally get into quite a few uncomfortable and, sometimes, dangerous situations. These risks are even more prevalent now, as many parents are working from home and children are attending classes remotely. As highlighted in our past blogs on this topic, if you have a standard Homeowners policy, you will likely have little protection from the legal liabilities that can result from inappropriate actions via the internet. So, what can you do?

The easiest way to ensure online safety for your children is the simplest; talk to them about the dangers of the internet and the consequences of their actions. Research says that children who access the internet in areas where their parents can see the computer screen, are much less likely to engage in irresponsible behavior or browsing, than those who have complete privacy. Make sure you understand which sites they are visiting when browsing, as 81% of teens say they keep an extra tab open on their internet browser to switch to, in case someone approaches the computer. These days it can be a bit more challenging to do when each family member, including children,



have their own device, but thinking of creative options can be key when trying to manage internet risks that present themselves as quarantine continues. Under normal circumstances the children are at school, and parents rely on teachers to prohibit cell phone and internet use for non-educational purposes. During these unprecedented times, many teachers are now parents and vice versa, and the balance of the two roles can be challenging as neither, normally, acts as a homeschool teacher. When you consider all the aspects of how the internet can be accessed these days, it is nearly impossible to be aware of whom your child is interacting with (without help that is). When it comes to mobile internet access, if you are concerned with the risks involved, just like for everything else... there's an app for that!

There are parental control apps that can be installed on smartphones and mobile devices, in addition to a vast array of web-based solutions, along with hardware and software products that can help you monitor, track and filter the content your kids are viewing on the internet. The simplest parental control utility can prevent access to inappropriate websites, limit the amount of time spent online, and set a schedule for what time of the day internet use is permitted (other than during remote learning activity which allows kids to have way more screen time than ever before).

Other tools can block outgoing content to prevent children from revealing personal information and some even provide parents with weekly emails or online reports to help them stay up to date on their kids' online activities. Parents, this can be an amazing resource that will help you monitor what your kids are doing when you're on a conference call or buried in a spreadsheet! Some sophisticated products feature much more intricate internet management such as being able to limit access to games based on Entertainment Software Rating Board (ESRB) ratings, monitor instant messaging conversations and even push control up into the home router so that all devices (PCs, game consoles, smart phones, tablets and others) are covered. While most tools rely on an app installed on the child's device or under their account, and require their cooperation by keeping the app installed, there are new products that take a different approach and collect only information that is publicly available to help parents and children set up privacy settings appropriately. For additional protection and peace of mind, there are plenty of choices and a wide range of features that allow parents to choose the mitigation tools that are best suited for them and their families.

These days children spend a lot less time playing outside with other kids and more time in front of a screen, so be sure to make them aware that the internet 'is forever' and not to discuss or post any private information online. Most importantly, tell them to let you know immediately if they are being bullied online or are contacted by a



stranger. Often times, problems can be compounded because kids are afraid to say something so they won't get in trouble themselves; provide an outlet to help with any issues they face in the virtual world.

Proper monitoring of your children's online activities will not only ensure their safety and wellbeing, but will also help protect you, your home and your assets from falling prey to cyber criminals. Making sure you have the proper insurance coverage will help you deal with the consequences should, despite your best efforts, a breach occur and a lawsuit that could be a result of such breach. As we spend more time at home consider adding coverage for added time spent in the virtual world we now know as our "new normal."

If you need more information on any of the topics covered in this blog, or need help with any risk related issues please contact [Albert Sica, Managing Principal](#), at 732.395.4251 or [asica@thealsgroup.com](mailto:asica@thealsgroup.com).

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