

Laptop Crime is on the Increase: How to Protect Yourself From Laptop Theft

For most people owning a laptop is all about convenience. Being able to sit where you want to work, wander around from office to office, sit in front of the television or even browse the web in bed are the reasons why laptops have become so popular.

It has also become much more than a work tool. For many people it is the place where you keep all the things that are important to you: your email and financial information, business secrets, personal writings, even irreplaceable media like photos, film, and writings.

So if your laptop were stolen from you tomorrow, what would it do to your life?

Even worse, if a laptop belonging to your business were stolen that contained the personal data of customers or clients, it could put all of them at risk of identity theft and you could be held liable.

This crime draws both the common thief and the more sophisticated identity thief alike, and it's on the rise in England. Last year, a laptop belonging to the Nationwide and containing the personal information of over 11 million customers was stolen and never recovered. In London, laptop theft is up 15% on last year, with over 6500 laptops stolen in 2006 (not including laptops stolen out of homes and offices). Other metropolitan areas in Britain have similar statistics: over 2000 in Edinburgh with a 31% increase, and a 15% increase in Manchester.

Having a laptop stolen is personal nightmare if it is your own machine, but so much worse if you lose information that compromises your friends, co-workers, and clients. At Marks & Spencer's, a laptop lost in 2007 contained sensitive data about 26,000 employees, including their national insurance numbers and other personal identifying information. That cost Marks & Spencer's free credit checks for all employees and a promise to cover them for any damages if their identities were compromised. In the Nationwide case above, the company was fined just under a million pounds.

And even if you get the laptop back, even if the laptop was only "borrowed" its data can be copied off in minutes, putting any data on it at risk even after the machine is returned.

Two simple steps protect yourself against losing your personal computer?

The First Step: Protect Yourself

Laptops are at risk due to the very portability that makes them useful. It takes only seconds for someone to carry off your unguarded laptop, along with all its precious contents. The first thing to do is not leave it unprotected, even for a minute; keep it in sight. Get good security on your wireless connections while you're at it, and carefully choose the places where you use that connection.

You can also get physical barriers against using a stolen laptop. For instance, biometrics including fingerprint scanners has become increasingly popular with laptops, and key cards that you keep in your wallet or luggage separate from the laptop can be used to secure it. Computers with hard drives mated to internal workings prevent your hard drive from being removed and copied. And if your laptop is used to access the Internet after it is stolen, there are subscription services that can trace it remotely and render it unusable whilst it connects to the web.

The Second Step: Consider Laptop Insurance

Laptop insurance is becoming one of the fastest growing specialist insurances. With low-cost monthly premiums having some form of insurance policy could be the one thing between you and financial ruin. Laptop insurance is cheap, and if you have used other protections for your laptop, it gets even cheaper. Many providers offer worldwide cover, accidental damage protection and a 48 hour replacement service.

Protect yourself physically with laptop security and financially with good laptop insurance. With luck, you'll never have to depend on either. But if the worst comes about, you'll be glad you did.

About the Author

Insure and Smile offers [cheap and effective laptop insurance](#) for all brands of personal computer. [Laptop insurance](#) for less than £6.99 per month, accidental damage, theft, 48 hour replacement with [Insure And Smile](#).

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