As shoppers at major US retailers recently discovered, unexpected data breaches can put your identity at risk no matter how careful you are. And yet, despite national media coverage on high-profile data breaches like these, some Americans still aren’t sure exactly what they are. Let’s explore what makes a breach a breach:

Data breaches are digital

Stealing your mail or swiping your wallet can lead to identity theft, but they aren’t technically data breaches. To qualify, the stolen information must be digitized. Hacking into a computer network via the Internet, stealing a hard drive, or losing a laptop are all examples of a data breach.

Not all breaches are intentional

Sometimes a criminal deliberately breaks into a database, but sometimes a careless employee just leaves her briefcase on the bus. In fact, an event is considered a data breach if your information is just at risk of being stolen - sometimes, no actual crime occurs. Of course, it’s better to be safe than sorry, so if there’s a chance that a thief could access your information, it’s still a good idea to update your accounts.

Data is more than credit card numbers

Some of the data breaches in the news involved the theft of customers’ credit card numbers or other financial details, but that’s not the only way a breach could affect you. Thieves could also access medical records, personally identifying information (Social Security number, home address, etc.), or a company’s trade secrets or contract details.

The scope can vary dramatically.

There could be millions of victims, or there could be none. The breaches that make the news are often large-scale attacks like the one that exposed 40,000,000 credit and debit cards in 2013, but a breach could also be resolved before a single identity is exposed to prying eyes.

Conclusion:

What does that mean for you?

On the downside, there’s not much you can do to stay unaffected by data breaches. However, you can still help minimize your risk by making smart choices, including signing up for comprehensive identity theft protection from LifeLock. In addition to monitoring your identity and scanning for threats, LifeLock stands behind every customer with a million-dollar guarantee. So while you can’t prevent a breach from happening, you can rest easier knowing that your personal identity is protected.

Start protecting your identity today - find the plan that’s right for you at LifeLock.com