

The Cyberian Chronicle

"Insider Tips To Make Your Business Run Faster, Easier And More Profitably"

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The Dirty Loophole That Lets Insurance Companies Refuse to Cover a Cybercrime Theft in Your Business

As hacking hit the headlines in the last few years — most recently the global hack in May that targeted companies both large and small — insurance policies to protect businesses against damage and lawsuits have become a very lucrative business indeed. Your company may already have cyber insurance, and that's a good thing. But that doesn't mean that you don't have a job to do — or that the insurance will cover you no matter what.

When you buy a car, you get the warranty. But in order to keep that warranty valid, you have to perform regular maintenance at regularly scheduled times. If you neglect the car, and something fails, the warranty won't cover it. You didn't do your job, and the warranty only covers cars that have been taken care of.

Cyber insurance works the same way. If your company's IT team isn't keeping systems patched and up to date, taking active measures to prevent ransomware and >

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other cybercrime attacks, and backing everything up in duplicate, it's a lot like neglecting to maintain that car. And when something bad happens, like a cyber attack, the cyber insurance policy won't be able to help you, just as a warranty policy won't cover a neglected car. Check out this real life policy exclusion we recently uncovered, which doesn't cover damages "arising out of or resulting from the failure to, within a reasonable period of time, install customary software product updates and

releases, or apply customary security-related software patches, to computers and other components of

"If your company's IT team isn't keeping systems patched and up to date, taking active measures to prevent ransomware and other cybercrime attacks, and backing everything up in duplicate, it's a lot like neglecting to maintain that car."

computer systems." If your cyber insurance policy has a clause like that — and we guarantee that it does — then you're only going to be able to collect if you take reasonable steps to prevent the crime in the first place.

That doesn't just mean you will have to pay a ransom out of pocket, by the way. If your security

breach leaves client and partner data vulnerable, you could be sued for failing to protect that data. When your cyber insurance policy is voided because of IT security negligence, you won't be covered against legal damages, either. This is not the kind of position you want to be in.

All of this is not to say that you shouldn't have cyber insurance, or that it's not going to pay out in the case of an unfortunate cyber event. It's just a reminder that your job doesn't end when you sign that insurance policy. You still have to make a reasonable effort to keep your systems secure — an effort you should be making anyway.

Free Cyber-Security Audit Will Reveal Where Your Computer Network Is Exposed and How to Protect Your Company Now



At no cost or obligation, our highly skilled team of IT pros will come to your office and conduct a comprehensive Cyber Security Audit to uncover loopholes in your company's IT security.

After the audit is done, we'll prepare a customized "Report Of Findings" that will reveal specific vulnerabilities and provide a **Prioritized Action Plan** for getting these security problems addressed fast. This report and action plan should be a real eye-opener for you since almost all of the businesses we've done this for discover they are completely exposed to various threats in a number of areas.

To get started and claim your free assessment now, call our office at 317-401-6500 or visit us online at cyberianit.com.

This 4th of July It's Time To..... "Declare Freedom"



From Current and Upcoming Ransomware Attacks

You cannot afford to use yesterday's technology to protect you from today's threats. Let us help you select network protection that will:

- Protect your network from all threats, known and unknown
- Determine which files and add-ins are harmful, based on behavioral analysis
- Prevent malicious software from infiltrating your network
- Automatically shield all computers in your network if another computer is infected
- Detect and undo system changes made by malicious software
- Provide real-time analysis and forensic investigation

Request a FREE Security Audit today. We'll visit your office and evaluate and test your defenses against today's sophisticated threats.

**Call us TODAY at
(317)-401-6500 or email us
at info@cyberianit.com**

Do You Have a Business or a Job? How to Succeed as an Entrepreneur

Turning Your Job Into a Business By Andy Bailey

To put it simply, if you can't take a month off to travel to Italy (or to write the great American novel or do some other time-intensive activity), you've got a job.

When I started my first company, I thought I was out of the grind of a job. Sure, my company was successful, but after nine years, I realized that I still had a job, not a business. My stress level was still high, and I hadn't made myself any happier than if I had a regular job. So, I made some changes.

Do you want to make the shift from job to business and realize your dreams of independence? Here are five steps to help get you there:

1 MAKE A PLAN. It's best if you can define your priorities by breaking them down into daily, weekly, monthly, and quarterly activities. Figure out where you are as a company right now, where you want to go, and how you want to get there.

2 SURROUND YOURSELF WITH THE BEST. If you think you can do it alone and not end up having a job, you're mistaken. You've got to be intentional about surrounding yourself with great people.

3 ONCE YOU HAVE THE BEST, LEAVE THEM ALONE. Relax. Resist the temptation to micromanage your team. Warren Buffet said it best:

"Hire well. Manage little." If you've succeeded with steps one and two, you've already set your team up for success. So, let them do what they do best without hovering.

4 MAKE YOUR BUSINESS INDEPENDENT OF YOU. As I said earlier, if you can't take a month long vacation, you've still got a job. Develop processes that allow your business to run without you. Instead of holding onto knowledge, share what you've got and teach your employees to be problem solvers, rather than come to you for answers.

5 WALK YOUR TALK. Be fair and reasonable with your employees and your clients.

Make sure to show up on time and do what you say you're going to do. You'll reap the rewards through inspired loyalty and customer referrals.

Odds are, you're going to have to start with a job to turn your company into a business. It won't happen overnight. But, little by little — if you do it right — things will come together. In musical terms, think of yourself as a conductor. You're not sitting first chair in the orchestra, and you're not playing an instrument. Your job is to get the best players, decide who's going to play what and how, and then let them perform the symphony. Pretty soon, you can put down the baton, listen to the music, and take that much-needed long vacation.



As the founder of Petra Coach, Andy Bailey can cut through organizational BS faster than a hot knife through butter, showing organizations the logjams thwarting their success, and coaching them past the excuses we all use to avoid doing what needs to be done. Andy learned how to build great organizations by building a great business, which he started in college. It then grew into an Inc. 500 multimillion-dollar national company that he successfully sold and exited.

■ **You've Been HACKED! What's the First Thing You Should Do?** There's always a chance that IT security will be breached, and one way to make a bad situation worse is not knowing the standard operating procedure when it happens. First, contact your IT personnel. The faster they can address the hack and figure out its extent, the better served you'll be. Next, understand that there are legal ramifications to being hacked; if valuable data has been compromised, you'll have to notify the individuals in question as well as the FBI. Remember, the faster you act, the better it will be.

■ **Leave Your Life Jacket On The Shore And Swim Safely With This Inflatable Collar.** Despite their utility, orange life jackets are the opposite of cool. And when you factor in the human invincibility complex, you get a bad situation: people out on the water without adequate flotation devices. According to DigitalTrends, water safety company, Ploota, wants to change that with their inflatable necklace. Sleek and slim, the device is worn around the neck and doesn't get in the

way of active water sports. But, if needed, it automatically inflates, potentially saving the life of the swimmer or boater.

DigitalTrends.com - May 8, 2017

■ **Hopefully This Will Make Uberpool Way Safer And Less Stressful.** Speaking of safety, UberPOOL is getting safer and smarter by asking passengers to get out at better destinations — even if that means walking a few more feet to their destination — rather than in high-traffic zones. We're talking about distances of less than half a block, but it can cut major time off everyone else's commute and ensure passengers aren't stepping out into dangerous traffic. Of course, riders can always opt out, but getting dropped off at a high-traffic destination will take longer and cost more.

Mashable.com - May 4, 2017

■ **Get a Refund If Your Child Made Accidental In-App Purchases From Amazon.** Some game apps allow you to buy stars, donuts, coins, or other tokens you can use to play the game. The tokens are imaginary, but the purchase is real. It's easy for kids to buy stuff within these apps without realizing they're spending money—your money. Last year, the FTC found Amazon

liable for billing parents for these types of purchases, and the online retailer has now settled with the FTC, agreeing to refund these purchases. If your kid has purchased stuff without your permission via an app purchased on Kindle or the Amazon Android app store, you might be eligible for a refund. As Consumerist reports, you should get an email directly from Amazon, but you can also visit the Message Center in your Amazon account and find information under "Important Messages."

Lifehacker.com - June 1, 2017

■ **Is your mobile website stressing people out?**

Of course, page-load times can affect conversion and brand perception. But, did you know they also affect user heart rate and stress levels? According to a 2016 study on mobility by Ericsson, page-loading delays lead to an average 38% jump in heart rate. It needs to be quick and easy to navigate and engage with. You have a lot at stake in your website - and making it stress-free for visitors could make a big difference.

HubSpot Blog

Happy Birthday to Andy Banning and Happy Anniversary to Zack Gurchiek!



Happy Birthday to our CEO, Andy Banning! Andy has been a partner to Cyberian Technologies since 2008. He was originally a Sales Manager and an Engineer, but has now transitioned into a Sales Manager and an Account Manager for the organization.



Congratulations to Zack Gurchiek on his 5th anniversary with Cyberian Technologies! Zack came to us from Harrison College and was hired on as a full-time helpdesk technician where he quickly grew to be a versatile member of our team. He currently functions as a Tier II helpdesk engineer and spends much of his time on-site, interacting with our clients. His contributions are appreciated by coworkers and clients, alike. Thanks for your time and dedication, Zack!