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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 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



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

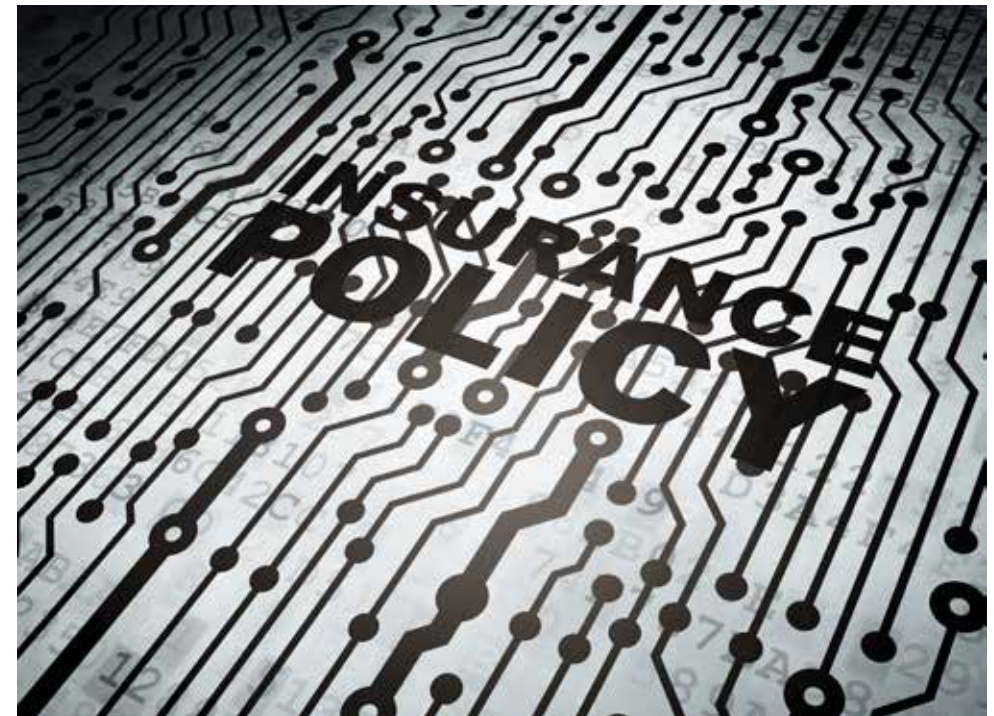
Technology Times

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Insider Tips to Make
Your Business Run
Faster, Easier, and
More Profitably

What's New: Welcome Nelson!

Nelson hails from Downingtown area with AST in InterNetwork Engineering from Berks Technical. He's worked in multiple environments from Network Admin, Data Center, Consulting and various Managed Service Providers in the NYC, NJ and Philadelphia area since 2009. He holds certifications with Microsoft, CompTIA and other numerous vendors and has worked in Distribution, Education, Finance, and Healthcare industries. On off hours he loves spending time with the family and hobbies include cycling, auto racing and various building of DIY projects.



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

July 2017



This monthly publication provided courtesy of Chris Schalleur, CEO of Christo IT Services.

"As a business owner, you don't have time to waste on technical and operational issues. That's where we shine! Call us and put an end to your IT problems finally and forever!"

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 other cybercrime attacks, and backing everything up in duplicate, it's a lot like neglecting to maintain that car. And when

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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.

"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."



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 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 Report Download: The Business Owner's Guide to IT Support Services and Fees

You'll learn:

- The three most common ways IT companies charge for their services, and the pros and cons of each approach.
- A common billing model that puts ALL THE RISK on you, the customer, when buying IT services; you'll learn what it is and why you need to avoid agreeing to it.
- Exclusions, hidden fees, and other "gotcha" clauses IT companies put in their contracts that you DON'T want to agree to.
- How to make sure you know exactly what you're getting to avoid disappointment, frustration, and added costs later on that you didn't anticipate.

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Cartoon of the Month



**SHINY NEW GADGET OF THE MONTH:
Alexa, Who's Winning the
Virtual Assistant War?**

There are multiple companies trying to break into the "smart home hub" market, but Amazon's Echo (and its sultry Alexa) are holding on to 70 percent of the market share, and it doesn't look like that's changing any time soon. That's a clear sign of victory for Amazon — and a wake-up call for its competitors.

The voice-activated home assistant market is growing, with almost a third of millennials likely to use a home assistant this year. While it might take a decade or more for the devices to find their way into the homes of older demographics (a situation Saturday Night Live has already mined for comedy), it seems that smart hubs will only increase in popularity from here on out, and that Alexa is poised to rule them all.



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 go 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.



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.

Do You Have a Business or a Job?

How to Succeed as an Entrepreneur

Turning Your Job Into a Business **By Andy Bailey**

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 monthlong 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.

Services We Offer

- Complete Care
- IT Business Support
- ChristoCloud
- IT Consulting
- ChristoGuard
- Data Recovery
- VOIP Services

**Give us a call today at
215-256-7902 to discuss
your needs.**