

TECHSAGE TECH TALK

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



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

continued on pg2



This Monthly Publication provided courtesy of John Hill, President of TechSage Solutions.

We are Business Consultants with a

Technology Focus and have Leveraged Technology to Propel Our Clients Toward Competitive Success in the San Antonio area for sixteen years. Our goal is to Simplify the use of Information Technology for our Clients so that they can focus on managing and growing their businesses.

Ransomware and 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.

"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."

releases, or apply customary security-related software patches, to computers and other components of computer systems." If your cyber insurance policy has a security-related software patches, to computers and other components of computer systems." If your cyber insurance policy has a clause like that — and we

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.

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

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

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 210-582-5814

Call us soon, we are only offering this to the first five companies to respond.

TechSage Solutions Now Offers Mobile Security Powered by IBM MaaS360

If you are responsible for the company data, are you concerned about employees bring their own devices (BYOD) on the company network?

With MaaS360, mobile security deliver the comprehensive mobile management and security capabilities needed across apps, documents, emails, and devices.



TechSage Solutions is offering a no risk 30 trail. If you are concerned with mobile device security, TechSage Solutions is offering a 30 day trail. For further information, contact us at 210-582-5814 or go to www.techsagesolutions.com/mdm/

IT Security Tip #23: If you 've ever said this, you're ASKING to be hacked!

Want to know what every hacker hopes you believe? "We're small...nobody wants to hack us." This is the #1 reason why people (companies) get hacked. They dismiss the importance of IT security because they're only a "small business." This is a lazy, irresponsible excuse.

One thing is for certain: NO ONE is immune to cybercrime. In fact, one in five small businesses falls victim to cybercrime and that number grows every year. Plus, half of all cyber-attacks are aimed at small businesses BECAUSE they make themselves low-hanging fruit with sloppy or non-existent security protocols.

And one more critical point to ponder: If YOU aren't giving IT security the attention it deserves, how do you think your CLIENTS would feel about that? If for no other reason, you need to do it to protect your clients' data, even if the only information about them you store is an e-mail address. If YOUR system gets compromised, hackers will now have access to your CLIENT'S e-mail and can use that for phishing scams and virus-laden spam. I'm sure your clients want you to be a good steward of their information and privacy, so stop lying to yourself and get serious about putting essential security practices in place.

Sign up for our weekly Security Tips www.techsagesolutions.com/cybersecuritytips/

The Four Obsessions of an Extraordinary Executive

Patrick Lencioni

I would like to highlight this month *The Four Obsessions of an Extraordinary Executive* by Patrick Lencioni. Our coach recently recommended us read this book. Like a lot of Patrick's books, it starts out as a business fable and then describes the leaders role in detail how to build a healthy organization.

Lencioni explains the power of creating organization health by the four disciplines. Below are the four disciplines and a few questions for each.

Discipline One: Build and Maintain a Cohesive Leadership Team

- Knowing one another's unique strengths and weaknesses

Discipline Two: Create Organizational Clarity

- Why the organization exists

Discipline Three: Over Communicate Organizational Clarity

- Simplicity
- Repetition

Discipline Four: Reinforce Organizational Clarity Through Human Systems

- Managing Performance



Interested in this book? For the first person that e-mails me at ehill@techsagesolutions.com, I will Send you a copy of the book. Put in the **Subject Line: The Four Obsessions**

Referral Contest!!



Refer a friend to TechSage Solutions between July 1, 2017 - October 31, 2017 for a YETI Roadie 20 Cooler. A qualified lead places your name in the drawing.

How the Contest Works:

- 1) Call or email us with your referral information.
- 2) We will call to schedule an appointment.
- 3) We will pay you or donate \$25 to your favorite charity for anyone that you refer to us, who we get an appointment with.
- 4) When your referral becomes a client (and spends \$1,000 or more), we will pay you \$75 more or donate \$75 more to your favorite charity. Plus, we will give your referral \$100 off the purchase.
- 5) What makes a good referral for TechSage Solutions? A business owner who has 10 or more PC's and needs help with their network, data backups, email server or is just interested in having a second opinion on how they are doing things now. We provide service to the San Antonio area and surrounding cities.

Send an email to jhill@techSagesolutions.com or call (210) 582-5814.

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.

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 log-jams 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*

Save the Date

September 20, 2017

Cyber Security, Your Business Under Attack Executive Educational Luncheon Event