

# InTech *Intelligencer*

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



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

- Leia Shilobod,  
President & I.T. Princess of Power

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## Add An Extra Layer Of Cyber Security Protection By Utilizing Cyber Insurance

Establishing effective and efficient cyber security policies is one of the most important aspects of protecting your business. We often discuss why cyber security is so important and the different cyber security practices your business can implement. We also mention how advanced cyberthreats and cyber-attacks have become as hackers improve their tactics and technology. For this reason, you may wonder if there’s anything that will cover your business if it falls victim to a cyber-attack even though you have strong cybersecurity practices in place. Thankfully, cyber insurance is available to business owners who have proven they take cyber security seriously.

Cyber insurance (sometimes referred to as cyber liability insurance) is the coverage an organization can acquire to protect against losses incurred by a data breach or other malicious security incidents. Cyber insurance policies have grown exponentially in popularity over the past few decades as cybercriminals have become more cunning. Because of this, cyber insurance prices have also risen, so

you may be curious whether cyber insurance is something your business absolutely needs.

Cyber insurance policies differ from provider to provider, but most will include the following coverages:

### Customer And Employee Outreach

If your business is the victim of a cyber-attack and precious information is stolen, who are some of the first people you need to contact? Your customers and employees, of course. They need to be aware that a cyber-attack occurred, and their information may have been compromised. Depending on your industry and location, there may be a legal obligation to inform. If you have a large customer base, notifying them of a cyber security breach can be expensive. Cyber insurance will help cover those costs.

### Recovering Stolen Data

It can be costly to hire a data recovery professional to recover stolen customer or business information, but it is necessary after suffering a cyber-attack. Most cyber

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insurance policies will pay for a professional's help.

### Software And Hardware Repair/Replacement

Cybercriminals can wreak havoc on your software and hardware. If they damage or corrupt your computers, network or programs, your cyber insurance policy will help cover the cost of repair or replacement.

Some insurance policies will also cover any financial loss due to business interruption caused by a cyber-attack and ransomware demands. Cyber insurance will not cover your system upgrades, estimated future financial losses due to a breach or decreased valuation of your business caused by a cyber-attack. It's vital you know exactly what is covered by your policy before beginning coverage.

Starting a new cyber insurance policy is easier said than done. Since cyber insurance has grown in popularity, most providers have become more selective about who they cover, meaning you have to meet some criteria to qualify for a policy. The most essential thing any cyber insurance provider will look at will be the strength of your current network security and cyber security practices. Ensure you utilize multifactor authentication throughout your entire business and hold training sessions annually with your team. Purchase a firewall and do whatever else you can to improve your security. If you don't, the rates for your policy will be astronomical, if you can even get one at all.

Suppose your business is within an industry that requires a certain level of cyber security compliance.

In that case, you should be meeting your requirements or else you won't qualify for a cyber insurance policy. This shouldn't be an issue for your business since you must be compliant regardless of your interest in cyber insurance. Just make sure you look into your compliance requirements before applying for a cyber insurance policy to ensure you don't get denied coverage.

If you work with third-party vendors, you must do your due diligence and ensure they meet their cyber security requirements. Doing thorough research on the parties you interact with will help you get more affordable cyber insurance rates. Additionally, it would be best if you had an incident response plan in place. The insurance provider needs to know you're prepared to help your customers and your business if disaster strikes.

Cyber insurance can help further protect your business if you become the victim of a cyber-attack. In today's society, where every business and their customers' information is a target for cybercriminals, make sure you're as secure as possible. Build a strong cyber security plan and apply for cyber insurance to get maximum protection.

Call today to discuss your Cyber insurance questions and ensure you have the right policies in place to fortify your business. 724.235.8750 or email [Leia@intechit.net](mailto:Leia@intechit.net).

**"Cyber insurance can help further protect your business if you become the victim of a cyber-attack."**

## Free Report Download: Questions You Should Ask Any IT "Expert" Before Letting Them Touch Your Network



How can you tell if you are going to receive poor or substandard service? How do you know if your computer guy or network consultant is doing everything possible to secure your network from downtime, viruses, data loss or other frustrating and expensive disasters? Could your current provider actually be jeopardizing your network?

**This valuable Free Report helps you avoid common pitfalls of choosing an IT Provider. Download yours today!**

**Claim Your FREE Copy Today at [www.intechit.net/whattoask](http://www.intechit.net/whattoask)**

## Shiny New Gadget Of The Month:



### The LARQ Bottle PureVis

Americans have become increasingly aware of their need for water over the past few years. To avoid dehydration, many people have started to carry reusable water bottles everywhere they go, and now you can get a reusable water bottle that cleans itself and your water. The LARQ Bottle PureVis is the world's first self-cleaning water bottle and purification system. Every two hours – or at the touch of a button – the bottle's UV-C LED technology cleans and eliminates harmful bacteria from the bottle. The bottle comes in an insulated version that can keep the temperature of your water the same for hours on end or a non-insulated lightweight version that's easy to bring wherever you go. This bottle is a must for anyone who is trying to live a healthier lifestyle.

# 4 Ways To Answer Questions Like A CEO



I've had the privilege of posing questions to over 1,000 business leaders. So, I've been on the receiving end of many excellent answers from some of the most respected CEOs on the planet. On the other side of that, I've also heard responses from less skilled managers.

I've learned a lot through this process and would like to share some of that knowledge with you. Here are four ways to answer questions like a CEO.

1. **Answer a yes or no question with a 'Yes' or 'No' before providing details.**

*Does John Thomas work at Google?*

**Bad Answer:** "John Thomas? Oh, I knew him back at the University of Michigan. He and I were in the same engineering lab. This one time ..."

**Great Answer:** "Yes. John Thomas works at Google now. We went to college together, and we are friends on Facebook."

2. **Answer a number question with a number answer before providing details.**

*How much did your sales decline during the last recession in '08?*

**Bad Answer:** "The Great Recession was a really hard time for us. It felt like we ran a marathon in quicksand. No matter what we did, customers just stopped buying ..."

**Great Answer:** "Twenty percent. Our sales declined by 20%. Fortunately, our team's compensation was largely variable, so we all just made a bit less income during that period

and were able to avoid any layoffs."

3. **Answer from the other person's point of view.**

*Why do you want me to invest in your ice cream stores?*

**Bad Answer:** "Because we need the capital to grow. And we need a way for some of our cousins to cash out of the business. This store has been in our family for 50 years."

**Great Answer:** "Because a 10% return on invested capital is what you say you want. And that is what we have delivered reliably on a per-store basis for over 50 years."

4. **Share just enough information to prove your point but not more.**

*Why should we buy from your company?*

**Bad Answer:** "I could give you a million reasons to buy from our company. For starters, here is our 150-page brochure. And here is a 25 -page PowerPoint slide deck in 8-point font. And here's ..."

**Great Answer:** "I think you should buy from us for three reasons: Gartner Group rated us #1 in the three areas that are most important to you: ease of implementation, security and customizability for multiple languages. In addition to this, we know this space better than anybody. Our team published the #1 book on Amazon about this topic. And, lastly, we offer a 100% money-back guarantee, so the burden of risk will be on me, not you."



*Dr. Geoff Smart is the chairman and founder of ghSMART, a leadership consulting firm that exists to help leaders amplify their positive impact on the world. Dr. Smart and his firm have published multiple New York Times bestsellers. He stays active in his community and has advised many government officials.*

## Need NIST 800-171 | CMMC Compliance?

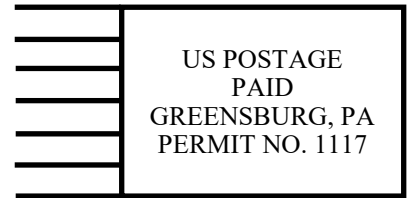
For businesses in the DoD Supply Chain who need to comply with NIST 800-171 Security Protocols and CMMC, InTech provides Risk Assessments, Security Audits, Compliance Audits, Plans of Action, and Remediation to bring YOU into compliance and assure you keep your contracts. Start the process today with a free, no obligation survey to get an idea of what you need to do to come into compliance. Go to [www.intechit.net/NISTassessment](http://www.intechit.net/NISTassessment) and take just 5 minutes to jump start compliance.

## Who Else Wants To Win A \$25 Gift Card?

You can be the Grand Prize Winner of this month's Trivia Challenge Quiz! Just be the first person to correctly answer this month's trivia question and receive a \$25 Visa gift card Ready?



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- RETURN SERVICE REQUESTED -

What was the first computer to be marketed as a "laptop"?

- A. Epson HX-20
- B. Compaq Portable
- C. Bondwell 2
- D. Gavilan SC

*Email us right now with your answer!  
info@intechit.net*



## “Always Get Back On The Board”

Do you remember Tony Hawk? The man who brought skateboarding into the mainstream and created the most successful video game ever?

Some call him an “unlikely CEO” because – well, who is he to be a CEO? He’s just a skater, right?

When I met Tony last month, he humbly talked about building businesses, trying new things, failing and learning lessons. He shared that some of his successes caused him to think he could do no wrong and still make a ton of money. I’m sure you’re not surprised this attitude caused some of his ventures to crash and burn. But regardless, his message was clear:

“No matter what trouble you get yourself into: always get back on the board.”

Business is a lot like skateboarding. Its exciting, precarious, you can turn some tricks that are really successful and you can try some new stunts that get you into some pain. The only way you’re going to be truly successful at it is if you never stop.

We all just kicked off 2023 a few short weeks ago. Most of my Clients and colleagues have launched into a very successful year. I too, am feeling the happy burden of a calendar full of sales appointments and new client kick off meetings.

If you’re reading this, its likely we share the same mindset and 2023 will be stellar. And I’m sure we’re all going to have some pretty decent falls to the cement, too. When it happens, pick yourself up, patch up those scratches, and get back on the board!

To Your Success,



Tony Hawk and Leia Kupris Shilobod