

TECHNOLOGY TIMES

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

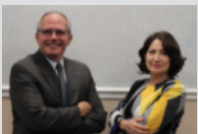


Free Report: What Every Small-Business Owner Must Know About Protecting and Preserving Their Company's Critical Data and Computer Systems

This report will outline in plain, nontechnical English, the common mistakes that many small-business owners make with their computer network that cost them thousands in lost sales, productivity and computer repair bills, as well as providing an easy, proven way to reduce or completely eliminate the financial expense and frustration caused by these oversights.

Download your **FREE** copy today at www.ET-T.com/protect or call our office at (610) 628-2456.

July 2017



Michael and Fusun
Bubernack,
CEO/President,
ET&T, Inc.

Started in 1968, ET&T is a complete technology solution provider. We are 100% committed to making sure business owners have the most reliable and professional IT service in Pennsylvania. Our team of talented IT professionals can solve your IT nightmares once and for all.

A graphic featuring a background of circuitry. The word "INSURANCE" is written in large, bold, capital letters across the center. Below it, the title of the article is displayed in a smaller font.

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 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. >>

Service You Trust since 1968
(610) 433-1000 | www.ET-T.com

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

"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."

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.

Be certain that you have all 6 steps fully covered with our FREE Disaster Recovery Audit.



CLIENT SPOTLIGHT

Direct Mail Services & Press Inc.

Direct Mail Services & Press Inc., located in Allentown, PA since 1984, has been involved and specialized in every conceivable aspect of direct mail management. With the increasing development of automation in the industry, DMS has perfected their craft of efficient data processing, procurement of mailing lists, address management and print-mail production. A recent client of ET&T, DMS will utilize our services to better serve their customers. We look forward to working with this company and building a long-lasting business relationship that will continue to benefit and aid in their operation.

Contact us at (610) 433-1000 or Help@ET-T.com, or visit WWW.ET-T.COM/RTO to determine your Recovery Time Objective. Schedule your Disaster Recovery Audit FREE of charge, now through July 30th. Contact us TODAY to get scheduled!



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.

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CUSTOMER EXPERIENCE: EQUINOX AGENCY

A NEW GENERATION

Equinox offers a full suite of health insurance and employee benefits services for small, medium-sized and large businesses, including employee benefits consulting, health insurance exchanges, self-funded insurance solutions, fully insured health plans, human resources support, and individual health insurance.

Partnering with Equinox allows businesses to focus on their core competencies, rather than employee benefits and health insurance issues.

Recently, Thea Tantaros - VP & Director of Client Relations at Equinox - answered some questions about their first experience with ET&T.

HIGHLY SKILLED

"One of the services that truly was an attraction to us was that if/when we have an issue, we are not responsible to fix it, but have a local customer service rep that we can contact and they will correct the issue."

GREAT BENEFITS

"We are a new client to ET&T; however, the solutions they presented to us were certainly an upgrade we were looking for." Thea Tantaros said.

Through several fact finding meetings, ET&T was able to uncover Equinox's number one pain point. Their current call recording and call reporting system was not serving the purpose of a growing company. Calls had to be saved

manually at the end of every day by one of their staff members.

Thea says, "There is no need for us to back up these calls any longer. All incoming and outgoing calls are saved automatically and forever."

Call recording technology plays a vital role for businesses, especially for organizations in industries such as healthcare, banking, finance, automotive, and debt collections, where the ability to monitor, playback, evaluate, and archive their telephone-based interactions is essential.

ET&T delivered to Equinox a new telecommunications solution enhanced with call recording and reporting features providing a powerful real-time historical perspective on the interactions occurring within their business. This translates to enhanced employee performance, a better understanding of customer service issues, and improved business processes, which in turn directly benefits an organization's bottom line. Let us show you how we can help your bottom line as well.

REALIZING YOUR POTENTIAL

"Transitioning phone carriers can be daunting however, ET&T made the transition quite seamless. We were truly happy with how smooth this went."

THE RIGHT CHOICE

"If you are searching for a company who can make the transition from one carrier to another a smooth one and to have excellent customer service, ET&T is a company you should definitely consider."

ET&T
SINCE 1968.

■ **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

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"I'll team build you!"