

Do You Have A Business Grade Firewall?

If the answer is “No” or “I’m not sure” then there’s a good chance your network is not properly protected.

A firewall prevents external threats from entering your network. If a hacker tries to access your network, a properly configured firewall will prevent it.

Unfortunately, consumer grade routers aren't sophisticated enough to do this and are often configured incorrectly.

Without an enterprise grade firewall there is nothing stopping the “barbarians” at the gate.

For a very modest cost you can make sure your network, and your data are protected against external threats.

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This monthly publication provided courtesy of Ted Shafran, President of Connectability



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 “Petya” and “Wannacry” hacks in June and May that targeted companies both large and small — insurance policies to protect businesses against damage and lawsuits have become a very lucrative business. 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 ➤

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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. Check out this real life policy exclusion we recently

uncovered, which doesn't cover damages "arising out of or resulting from the failure

"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."

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 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 416-966-3306
Or email info@connectability.com**

Should you use 3rd Party Ink And Toner?

Looking to save money on your printing costs? Unfortunately, ink and toner are extremely expensive, and not likely to get much cheaper. Nowadays, you can get a multifunction printer from your local big-box store for less than \$100 (although we don't recommend it). But where they really get you is the cost of ink.



To minimize costs, you may be tempted to buy 3rd party ink and toner because it's significantly cheaper. It makes sense. If it works just as well why not save some money? Unfortunately, in our experience it doesn't always function as intended.

Sometimes 3rd-party ink works perfectly, and other times the printer refuses to even recognize it. In the meantime, a lot of time gets wasted messing around with the printer trying to get it to work. So you're not only paying for the cost of an unusable ink cartridge, you're also paying for all the lost productivity it incurred.

We know it's tempting to look for a cheaper solution, but trust us, it's often more trouble than it's worth!

Tales from the Trenches: My Customer Service Nightmares

We're passionate about delivering best-in-class customer service. And a big reason for that is the terrible, indifferent, inconsiderate customer service that we've experienced at the hands of other companies over the years. I thought it might be entertaining to write an occasional column about the mind-boggling customer service disasters I've experienced. Here's one of them...

My daughter goes to university in the US. The other day, she gave me a call to ask if I could pay her cell phone bill, since she was traveling. So I logged into her T-Mobile account and tried to pay her bill. No dice. It rejected my credit card. I tried another credit card; same result.

Then I called the credit card company (both of them actually), and asked why my card was being rejected. They told me that not only was there nothing wrong with my card, but they never even saw a transaction go through.

Next I called T-Mobile directly. It took 10 minutes and 3 transfers before I was directed to a "payment specialist." She looked at my daughter's account and finally told me that she had no idea why the payment didn't go through. I asked her what to do next and she told me that I would have to go to a retail store.

I patiently explained that I live in Canada, and that the nearest retail store was across a border, 2 hours away. Her reply? "I'm sorry but I can't help you."

Here's another story that demonstrates the kind of customer service (or lack thereof) that we've all experienced too many times...

For many years, our family cottage has been my retreat from the stresses of day-to-day life in

the city. Although it is winterized, we seldom make it there during the winter. So when we came back this past May, it had been months since our last visit. At that time, we had shut off most of the electrical systems, including our water.

But when I turned the water back on in May, at first nothing happened and then water started spraying all over the furnace room. I quickly turned off our water pump and the next morning, I started looking for a local plumber.

Well... I called SIX plumbers on that Friday morning. Not ONE of them EVER called me back, even 6 weeks later. How's that for "customer service"?

If you're wondering how this story ends, I eventually gave up, got out my tools, watched a bunch of Youtube videos and managed to fix it myself. But I was lucky that the problem wasn't serious. What would I have done if it was catastrophic?

These are just a couple of examples of how we would NEVER treat our customers.

Have you had a similar experience? Send it to us, and we'll share it in an upcoming newsletter.

Restart Your Darn Computer!

Restarting your computers on a regular basis is essential for good computer health! We understand that you and your employees need your computers up and running during the day, so we never schedule reboots during business hours. But after hours, many businesses encourage their employees to put their computers to sleep as a safety precaution. We definitely won't tell you to stop this practice, but keep in mind that it may prevent us from restarting computers and applying security patches.

Unfortunately, once a machine goes to sleep we can't reboot it, as our tools don't allow us to wake sleeping machines. That's why we encourage you and your employees to restart your computer at least once a week. We recommend enforcing a policy of rebooting machines every Friday at the end of the day so it doesn't affect the general operations of the business. It doesn't cost anything and it shouldn't add any extra work.

Remember, most cybercriminals only find out about vulnerabilities after a patch has been released to resolve it. That's when they create malware to exploit it. And that's why it's so important you keep your computers up to date with regular restarts. The longer you wait, the higher the chance of an infection.

■ **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*

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

It's been a couple of months since we've done a give away so it's time for some more trivia!

Call us ASAP with your answer to this month's trivia question. If you are the first caller and you answer correctly we'll send you a \$25 gift card to The Keg.

What was the first web site to feature a banner ad?

a) Amazon b) Yahoo c) CNET d) Hotwired

Call us right now with your answer!
416-966-3306