



Quote of the Day:

“STRIVE NOT TO BE A SUCCESS, BUT RATHER TO BE OF VALUE.”

– ALBERT EINSTEIN

Our Mission

is to deliver outstanding IT support to your business in order to improve uptime, productivity, and profitability.

You take care of running your business. We'll take care of your technology.



This monthly publication provided courtesy of Michelle Sherman, President of Computer Services Unlimited

You Need Cyber Insurance (If You Don't Already Have It In Place)

Cyberattacks of all types are an increasingly large problem for all organizations, and as a result, many are turning to cyber insurance as a means of protection against some of the effects of an incident. But what is cyber insurance, how does it work and what are some of the things that your business needs to be considering when deciding on a cyber insurance policy?

WHAT IS CYBER INSURANCE?

Cyber insurance – also known as cyber-liability insurance – is an insurance policy that helps protect organizations from the fallout from cyberattacks and hacking threats. Having a cyber insurance policy can help minimize business disruption during a cyber incident and its aftermath, as well as potentially covering the financial cost of some elements of dealing with the attack and recovering from it.

However, there are things that cyber insurance can't protect against and an organization will need to make sure it understands what is covered and perhaps more importantly what isn't covered when they sign up to a coverage plan. While having some form of cyber insurance in place can help a business in the event of an attack, a business is also responsible for its own cybersecurity – the responsibility isn't something that is just shifted to the insurer.

WHO NEEDS CYBER INSURANCE?

Businesses that create, store and manage electronic data online, such as customer contacts, customer sales, PII (Personally Identifiable Information), and credit card numbers, can benefit from cyber insurance. . In addition, e-commerce businesses can benefit from cyber insurance, since downtime

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related to cyber incidents can cause a loss in sales and customers. Similarly, any business that stores customer information on a website can benefit from the liability coverage that cyber insurance policies provide.

HOW MUCH DOES CYBER INSURANCE COST?

The cost of a cyber insurance policy will depend on several different factors including the size of the business and the annual revenue.

Other factors can include the industry the business operates in, the type of data that the business typically deals with, as well as the overall security of the network.

An organization that is deemed to have poor cybersecurity or has previous history of falling victim to hackers or a data breach would likely get charged more for a cyber insurance policy than one that has a good reputation for keeping itself secure.

Sectors such as health and finance are likely to find that cyber insurance policies cost more due to the sensitive nature of the fields they operate in.

WHAT IS THE FUTURE OF CYBER INSURANCE?

As the frequency of cyberattacks continues to increase and cyber criminals get more brazen with campaigns, the way cyber insurance operates is going to evolve.



It is paramount that your business is covered by cyber insurance. We cannot sell you cyber insurance as it would be a conflict of interest but you DO need to acquire it.

You need to make sure you will be able to recover should a hacker infect your files with ransomware.

CSU can put all the locks in place, but it only takes one employee to throw open the door by clicking on a malicious link.

Consult with CSU and we can help make sure that you choose the right cyber insurance that offers the most comprehensive and tailored coverage for your business.

Give us a call at **703-968-2600** to learn more or if you have any questions.

“It is paramount that your business is covered by cyber insurance.”

Shiny New Gadget Of The Month: Ember Temperature Control Smart Mug



Porcelain mugs are so 20th century! Meet the Ember Temperature Control Smart Mug – a mug that gives you more options than any mug *ever*.

What’s the big deal, you ask? The Ember keeps your drink – coffee, cocoa, tea, milk, etc. – at the exact temperature you want, between 120–145 degrees Fahrenheit. You can also control the mug from your smartphone – adjust the temperature, set notifications and more. The Ember mug is hand-wash safe as well.

The mug itself includes a 1-hour battery to keep your beverage hot on the go, or you can use the included charging coaster to keep your beverage hot all day long. Find the Ember mug on Amazon or learn more at Ember.com.

Pink Goldfish

True Differentiation In The Marketplace

Consider the following: *P Is For Pterodactyl: The Worst Alphabet Book Ever* by Raj Haldar, Chris Carpenter and Maria Beddia teaches kids and readers that P is for Pterodactyl, K is for Knight, and U is not for You.

P Is For Pterodactyl is also in the top 100 books purchased on Amazon. People are buying this book in droves. Why is that?

It's actually fairly simple. It **deviates** from what we have seen as a successful alphabet book in the past. It strays from the standard and avoids following the fundamentally competitive strategies in the industry.

We always see companies and brands wanting to be the best – to provide all services possible. The concept of *Pink Goldfish* encourages a focus on your weaknesses, on those things you're terrible at. Why not be the worst at something if, in turn, it means you attract the customers you want and the culture you represent?

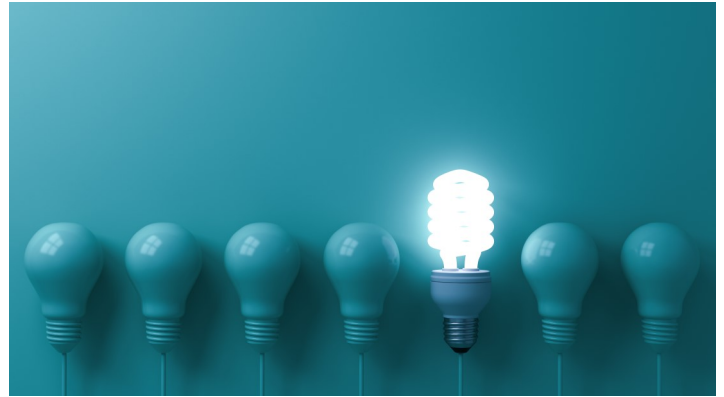
Here's another thing to consider: *kintsugi* is the Japanese art of repairing broken pottery. Skilled artisans mend the broken pieces with lacquer or powdered gold or silver, making it more beautiful than before. It's an intentional approach to imperfection.

Pink Goldfish is also intentional imperfection. You illuminate the imperfections of your business or products.

The 7 Types of Pink Goldfish

1. Flaunting ... to parade without shame. Flaunting is about being unapologetic about your organization's flaws. Take pride in those unique characteristics!

2. Lopsiding ... take your weaknesses and exaggerate them. Most brands try to be balanced and well-rounded. This type encourages you to be unbalanced and



imperfect. You need to amplify your weaknesses.

3. Antagonizing ... is about polarizing, alienating, repelling and taunting. Do more of what *some* customers don't want and then brag about it.

4. Withholding ... is about limitations, restrictions, boundaries and constraints. It is about doing less of what your industry and competitors think you should be doing. This can involve fewer locations, fewer product offerings, fewer services, etc.

5. Swerving ... is about deviating, diverging and veering from competitors. As we see what successful companies are doing, it is natural to emulate them. When everyone is copying the leader, then the entire industry starts to look the same. Small deviations from the norm change things up.

6. Opposing ... is doing the exact opposite of what others are doing. It is being unlike the competition. Different from swerving, opposing is a complete break with convention.

7. Micro Weirding ... is the minuscule actions to differentiate your brand. You can set your brand apart with some cohesive master plan; you can be just a tiny bit weird.



Andy Bailey is the founder, CEO and lead business coach at Petra, an organization dedicated to helping business owners across the world achieve levels of success they never thought possible. With personal experience founding an Inc. 500 multimillion-dollar company that he then sold and exited, Bailey founded Petra to pass on the principles and practices he learned along the way. As his clients can attest, he can cut through organizational BS faster than a hot knife through butter.

■ Leverage Good Intel To Beat The Competition

There is a lot of information floating around about your competitors – you just have to find it. When you do, you can give yourself an edge as you put together your own marketing campaigns.

For example, the founder and CEO of Wagmo, Christie Horvath, went as far as contacting and sitting down with a few former employees of her competitors. She was developing a new pet insurance company and wanted to know where those other companies had fallen short. The intel allowed Horvath to innovate and bring new ideas to the table. She didn't copy the competition – she did something different.

Here's another way to approach it: use Facebook's Ad Library tool to watch competitor's Facebook and Instagram marketing initiatives. See what they're doing so you can

do something different and stand out from the crowd. This was something Colin McIntosh, founder of Sheets & Giggles, did, and when he differentiated from his competitors, the customers noticed and flocked to his company. *Inc., Jan. 4, 2021*

A New World Requires New Leadership Skills

Last year marked a major shift in how companies do business. This shift also meant leaders had to change as well. In 2021, adaptation is the name of the game. There are several points leaders have to recognize in their communities and their workforce.

Things won't go back to the way they were. The future will be defined by a new normal.

Expectations are different – the expectations of customers and of employees. Buying habits have changed, and work habits have changed. For example, much of the

workforce expects a remote or work-from-home option or greater flexibility from the traditional “9-to-5 at the office” model. If you don't adapt, it may be harder to find qualified employees for your team.

You have to experiment. As you adapt to the changing world, you have to experiment more. This includes your approach to running your business, the products or services you offer, your marketing, hiring practices and so on. Be opening to trying new things, see what works and what doesn't – and let your employees do the same. It's all about encouraging ideas. *Forbes, Jan. 16, 2021*

■ It's Time To Uninstall Adobe Flash Player

On Dec. 31, 2020, Adobe dropped support for their Adobe Flash Player platform. For 25 years, Flash Player had been an integral part of the internet. It gave webpages an extra oomph in the form of interactivity. It came in the form of video, audio, games, buttons and much more. It laid the foundation of what much of the internet is today.

But Flash Player had a dark side. It was a security nightmare. Hackers and cybercriminals routinely exploited Flash and put countless users and websites at risk. Over the years, security experts tried to get people to uninstall Flash, but the platform persisted. Until now. If you still have Adobe Flash on your computer, take a minute to uninstall it.



We believe that experienced, reputable and fast responding IT support should be the **standard.**

CSU SERVICES

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