



Connection March 2024

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Cyber Insurance and Your Employees: Are You Safe?

Travelers and International Control Services (ICS) were involved in a legal dispute over a cyber insurance policy. Travelers alleged that ICS made material misrepresentations in connection with its application for a Travelers cyber insurance policy, which led to the court issuing a judgment rescinding the policy. The case highlights the importance of responding carefully to insurance applications and providing accurate information.

ICS allegedly misrepresented its protocols regarding its use of multifactor authentication (MFA) on its policy application materials. Travelers alleges that ICS represented on its policy application materials that the company requires MFA for employees and third parties to access email, remotely access the company's network, and

gain access to endpoints, servers, network infrastructures, directory services, and the like. Travelers found that ICS “only used MFA to protect its firewall and did not use MFA to protect any other digital assets”.

The case has implications for cyber insurance brokers, carriers, and potential insureds. Cyber insurers are raising misrepresentation and concealment issues based on incorrect answers in policy applications. It is essential to provide accurate information when applying for cyber insurance policies as incorrect answers can lead to coverage claim pitfalls or even rescission of policies.

The employees' failure to take cybersecurity training is not directly related to the legal dispute between Travelers and ICS. The case highlights the importance of accurate representation of cybersecurity protocols in insurance policy applications. If employees do not receive proper cybersecurity training, it may result in a company misrepresenting its cybersecurity protocols on insurance policy applications, which could ultimately lead to the rescission of the policy or other coverage issues. Therefore, it is crucial for companies to ensure that their employees receive adequate cybersecurity training to protect against potential misrepresentations in policy applications.

TechFacts

1

For every 12.5 million spam emails sent out, only one person responds. That might not sound like much... until you consider that more than 14 billion spam messages are sent

2

Before becoming the web's video juggernaut, YouTube was created to be a video dating service

3

The first computer mouse only had one button – and was made of wood

If you happen to have an Apple device that's covered by an **AppleCare Protection Plan**, it might qualify to receive a new battery at no charge under the plan.

In years past, Apple would make you wait until a covered device's battery degraded to the point where it would only retain 50% or less of its rated maximum charge before they would replace the battery under AppleCare.

But they have since upped that threshold to 80%.

The 80% threshold applies to the batteries in all AppleCare covered Macs, regardless of how old the machine happens to be.

Apple mobile devices purchased after April 10, 2015 qualify as well.



Bottom line: If you own an AppleCare covered Mac, you should check to see if its battery will retain at least 80% of its maximum charge.

If it won't, I recommend that you request a free replacement battery under AppleCare. You should also do the same for any other covered Apple devices.

Bottom line: New batteries are wonderful things because they allow you to use your devices longer between battery charges.

If you can get a new one installed in your device for free under AppleCare, why not do it now and reap the benefits of that expensive AppleCare Protection Plan?

Gadget of the Month: Solar Charger Power Bank

A **power bank solar charger** is a device that can **store energy from the sun** and **use it to charge your mobile devices**.

It is made to be **IPX4 Waterproof/Dust-proof/Shockproof**, which can withstand the harsh environment outdoors.

It's also equipped with **Dual super bright LED lights**, **4 ports** (Micro USB & Type C input ports and USB & Type C), and a **20,000mAh premium Li-polymer battery**- a **must-have** for outdoor activities and home emergencies!



Get yours today on Amazon or stealthangelsurvival.com!

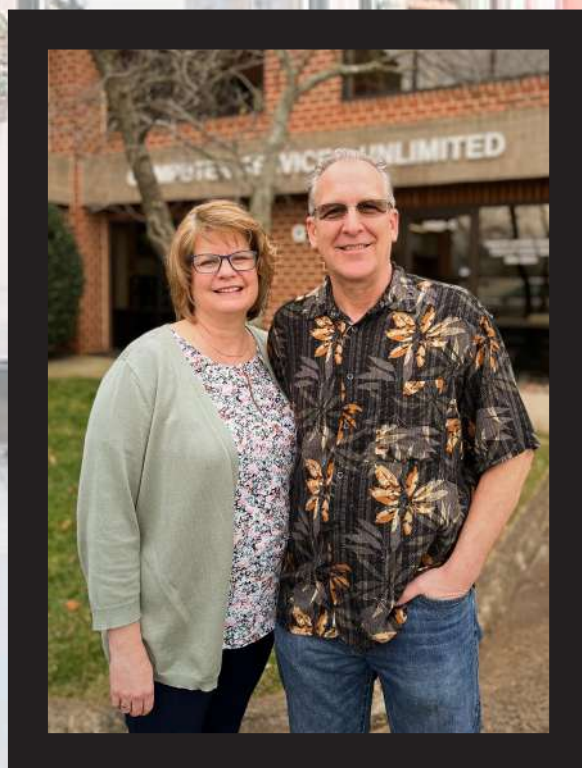


March 29th: National Mom and Pop Business Owners Day



Our Own Big Mistake A Hard Lesson Learned

by Chuck and Michelle



In 1997, we moved into our current commercial office space on Sullyfield Circle. Shortly after moving in to the office, I made one of the biggest mistakes that I had, and to this day, have ever made.

I received a request for bid for ink cartridges from the University of Texas. How cool is that – The University of Texas reaching out to CSU for a bid!! I filled out the paper work and submitted the bid. Guess what?? We won the bid! Shut the front door! Guess what else... the university even sent the check ahead of the order! DANG!



Here I had in my hands a check for \$17,000.00.
I deposited the check and waited for it to clear,
that's the smart thing to do, right? Once the funds were in my bank,
I placed the order. Once the cartridges came in, the instructions
were to box them up and send them to an address in Uganda.
Sounds fantastic!

Until three months later I get a call from an FBI agent.
He needed to talk to me because they had traced a check that was
deposited into my bank account. That check was a refund from The University of
Texas to a student in the amount of \$89.00, but it was cashed for \$17,000.00, "Could I
please explain how that happened?"

Excuse me, hello, what??

I explained that I received that check from The University in the amount of \$17,000.
I specified that it was for ink cartridges. I reiterated that I had purchased the
product and already shipped it out. I made it clear that I didn't steal the money.
It didn't matter.

They took \$17,000 out of my bank account and there was nothing I could do about it.
I called my bank, I called my attorney, I called my insurance.
Nothing. Gone. A huge hole where \$17,000 used to be.

Cybercrime wasn't even a term we were using back in 1997.

When I see a map of South America, I look at that tiny country of Uganda, and
I just want to magically pull my \$17,000 back out of there.

Jerks. We definitely learned from that one.



What's NEW at CSU?!

It may be the middle of winter, but we're still having fun celebrating holidays...



**There's nothing like taking a lunch break that feels like home for National Homemade Soup Day~
Thanks Michelle!**



**Happy
Backwards
Day!**

Big Wig Day was January 26th

Here are the Big Wig's that showed up for our daily huddle.



Name the employee in each zoom frame.
Send your answers to msherman@csuinc.com
Win a \$5 Starbucks gift card

It's Birthday Time!!!

March is a double wammy- **Happy Birthday** to these two awesome, hardworking guys! **CSU is lucky to have you and your talents!!**



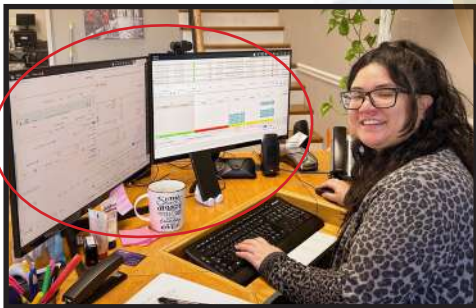
Luis



Byron

Paola gets flipped upside down!

(That's what happens in our office when you walk away and leave your computer unlocked!)



March 23rd: National Puppy Day

Prepare yourself for an overdose of cuteness as you meet the latest Sherman family member...

This precious boston terrier belongs to Chuck's mom, but Michelle and Chuck have the privilege of being able to spend time with and train her!

(They may be excellent at running CSU, but they also have a way with pups) :.)



LEXI!!



Faye still isn't sure how she feels... She is slowly warming up.



Luis' daughters have done it again- delivered an abundant load of the world's top cookies... YUM!

We are always excited to share with our clients and remind them that we are "mint to be!"



It's that time of year!





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Connection



March 2024

You take care of running your business, we'll take care of your technology.

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and Michelle*

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*Dressing up, birthdays, puppies and
lots of cookies!!*

“If you want the
secondary greatness of
recognized talent, focus
first on the primary
greatness of character.”

-Steven Covey