



*"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 operational issues.*

*That's where we shine! Call us and put an end to your IT problems finally and forever!"*

*- Abdullah Sanders, SanTrac Technologies Inc*

## The Dirty Loophole That Lets Insurance Companies Refuse to Cover a Cybercrime Theft in Your Business

**"A**s 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 to keep that warranty valid, you must 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.

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



# Do You Have a Business or a Job? How to Succeed as an Entrepreneur Turning Your Job Into a Business

By Andy Bailey

To put it simply, if you can't take a month off to travel to Italy (or to write the great American novel or do some other time-intensive activity), you've got a job.

When I started my first company, I thought I was out of the grind of a job. Sure, my company was successful, but after nine years, I realized that I still had a job, not a business. My stress level was still high, and I hadn't made myself any happier than if I had a regular job. So, I made some changes.

Do you want to make the shift from job to business and realize your dreams of independence? Here are five steps to help get you there:

**1 Make a plan.** It's best if you can define your priorities by breaking them down into daily, weekly, monthly, and quarterly activities. Figure out where you are as a company right now, where you want to go, and how you want to get there.

**2 Surround yourself with the best.** If you think you can do it alone and not end up having a job, you're mistaken. You've got to be intentional about surrounding yourself with great people.

**3 Once you have the best, leave them alone.** Relax. Resist the temptation to micromanage your team. Warren Buffet said it best: "Hire well. Manage little." If you've succeeded with steps one and two, you've already set your team up for success. So, let them do what they do best without hovering.

**4 Make your business independent of you.** As I said earlier, if you can't take a month-long vacation, you've still got a job. Develop processes that allow your business to run without you. Instead of holding onto knowledge, share what you've got and teach your employees to be problem solvers, rather than come to you for answers.

**5 Walk your talk.** Be fair and reasonable with your employees and your clients. Make sure to show up on time and do what you say you're going to do. You'll reap the rewards through inspired loyalty and customer referrals.

Odds are, you're going to have to start with a job to turn your company into a business. It won't happen overnight. But, little by little — if you do it right — things will come together. In musical terms, think of yourself as a conductor. You're not sitting first chair in the orchestra, and you're not playing an instrument. Your job is to get the best players, decide who's going to play what and how, and then let them perform the symphony. Pretty soon, you can put down the baton, listen to the music, and take that much-needed long vacation.

## Who Else Wants To Win A Gift Card?

The Grand Prize Winner of last month's Trivia Challenge Quiz is Janet Estrella from Orange County! She was the first person to correctly answer my quiz question from last month: **Which technology, which changed the face of home entertainment, emerged the victor in a format war during the late 1970s and early 1980s?**

a) 8mm b) Betamax c) VHS d) V-Cord.

The correct answer was **c) VHS**

Now, here's this month's trivia question. The winner will receive a gift card to Starbucks. **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!

602-776-9600

## Client Spotlight: Papa Joe's Fish-N-Que

### Papa Joe's Fish-N-Que

Papa Joe's Fish-N-Que is a Phoenix restaurant with big Texas style cooking! Papa Joe's family owns several restaurants in Texas, so Papa Joe decided to open one of his own! If you are looking for authentic homemade barbeque and seafood look no further and try Papa Joe's. SanTrac Technologies provides Papa Joe with VOIP telephone system and alarm monitoring for his business.

Would you like your company highlighted here in our "Client Spotlight"? Then give us a call today at 602-776-9600.

# Business Briefings

## 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



**Do You Need Computer Help???**  
Contact Us Today: (602) 776-9600

