



COMPUTER PESTS PUTTING PEST CONTROL OPERATORS

AT RISK

BY GARY SHAPIRO

Computer pests are a growing breed of malignant computer programs that are more powerful than a normal virus and can compromise the security of your online network, database, credit card system putting you at risk for litigation, significant loss of business, legal damages, negative publicity, and many other unwelcome problems. Unlike a virus, a pest has the ability to damage machines of your clients and other businesses that you and your employees communicate with via email. Fortunately, there are insurance coverages that can protect you when you go into battle against a computer pest.

In addition to computer pests, pest control operators, just as many other businesses, are exposed to risks when:

1. A company laptop or Blackberry that is stolen or forgotten in a taxi that launches a long and costly nightmare involving theft or extortion.
2. An employee posts on a blog, social media page, or discussion forum that places your company in jeopardy of a lawsuit for slander or defamation.
3. Personal and financial information of your customers that sits on your servers or at a data storage house gets hacked, but it is out of your control.

These are real and growing concerns for pest control operators as well as every business. Yet many pest control operators do not have insurance that covers these risks.

According to the 2009 FBI Computer Crime and Security Survey, 71% of American companies endanger their financial stability by not having insurance that will cover internet liability. More than ever, it is vital to make sure your company is protected. There is now a more affordable Cyber Liability plan for smaller businesses looking for a solution.

Verizon reports that 50% of cyber attacks were on companies with fewer than 1,000 employees. Com-

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of cyber attacks were on companies with fewer than 1,000 employees

panies with 11 to 100 employees sustained 26% of all attacks. Nobody likes these odds.

Most standard business insurance policies include general liability, which protects the policyholder in case of a suit resulting from injury or property damage. If you sell your product to a company whose employee becomes injured as a result, you are covered. However, if you sell that company software or forward an e-mail with a virus that damages records or allows a data breach, traditional insurance policies rarely offer adequate protection.

Stories about lawsuits involving breaches of security are in the news daily and they can affect any size company.

Good news: Cyber liability insurance is easily tailored to the needs of your business. Whether you are more concerned with networking security, privacy issues, crisis management, technology errors and omissions, or media and intellectual property issues, there are now affordable coverage options that will best cover your greatest risks.

Better news: The insurance is affordable. A typical \$100,000 policy for a small business starts at \$300 annually. That is a small price to pay, especially compared to what a successful suit could cost, not only in damages, but also in time, stress, lost business, and tarnished reputation.

As your company grows and succeeds, savvy business people understand that a higher profile equals higher risk. The internet with all its risks and rewards is here to stay, and success brings with it the responsibility to navigate new terrain safely. «

Gary Shapiro is the senior vice president at Program Brokerage Corp.