One82

IT Services That Deliver Results

The Cyber Security Insurance Guide For Firms

The Cybersecurity Insurance Guide for Accounting, Financial, & Legal Firms

Urgent And Critical Protections Every Small Business Firm Must Have In Place NOW To Protect Their Bank Accounts, Client Data, Confidential Information And Reputation From The Tsunami Of Cybercrime

Read this executive guide to discover:

- ✓ Why **cybersecurity insurance is crucial for small business** Accounting, Financial, and Legal firms.
- ✓ The **real risks of operating without cybersecurity insurance**—and how a single breach could devastate your business.
- ✓ How the FTC Safeguards Rule directly impacts your insurance and compliance needs.
- ✓ The cybersecurity requirements insurance companies look for—and **how to meet them**.
- ✓ What it takes to protect your business and ensure compliance with both insurance and regulatory requirements.
- ✓ Why working with a specialized IT firm can make or break your cybersecurity strategy.
- ✓ **A comprehensive checklist** to evaluate if your IT provider meets the standards needed for your insurance and cybersecurity needs.

Never Ask an I.T. Services Company, "What Do You Do to Keep Us Compliant?" Instead, Make Sure You Ask, "How Will You Protect Our Client Data and Ensure We Stay Compliant?" And Know the Difference Between *Real Protection* and Basic IT Monitoring

From the Desk of:
Farzon Almaneih
Founder & CEO
One82, LLC.

Dear Colleague,

In today's business environment, especially for Accounting, Financial, and Legal firms, protecting sensitive data and ensuring compliance with industry regulations is more critical than ever. Cyberattacks have evolved, targeting businesses of all sizes, and regulatory requirements like the FTC Safeguards Rule demand strict adherence to protect customer data.

This guide will show you how to not only protect your firm from devastating cyberattacks but also ensure that you are in compliance with both cybersecurity insurance policies and federal regulations. Securing the right coverage and following the necessary steps to meet compliance standards can mean the difference between surviving a breach or closing your doors.

I hope you find this guide helpful in navigating the complexities of cybersecurity insurance and compliance. If you need further assistance, feel free to reach out for a consultation.

Dedicated to serving you,

Farzon Almaneih,
Founder & CEO
One82, LLC.

About The Author

"Leadership is not about a title or a designation. It's about impact, influence and inspiration. Impact involves getting results, influence is about spreading the passion you have for your work, and you have to inspire team-mates and clients." Robin S. Sharma

Farzon is the Founder and CEO of One82, LLC, a client-driven IT & Cybersecurity services company in Northern California. He has over 30 years of experience in the IT field, with multiple industry credentials. He is an expert in cloud computing, cybersecurity, IT service management, and new business development, and has helped hundreds of companies achieve their IT goals and improve their profitability.

As a seasoned entrepreneur, Farzon is passionate about delivering innovative and customized solutions to his clients, and inspiring his team to excel in their work. He believes that leadership is about impact, influence, and inspiration, and that balance is a key to success.

Farzon founded One82 in 1999 as one of the first IT & Cybersecurity Managed Service Providers. Since then, One82 has grown into a full-service managed I.T. services company serving small & medium businesses, but with a specialty in Accounting, Financial, Legal, and other professional services markets.

With a focus on the California Bay Area, Central Coast, and nearby regions, One82 provides services to customers across the US and various global markets such as AMER, EMEA, and APAC.

For several years, Farzon has proudly held the role of Captain of TruMethods TruPeer, leading and collaborating with the very best MSPs in the business. Additionally, Farzon is a proud member of ProVisors, an exclusive community of trusted advisors, where he engages in professional growth and business networking with leaders in various industries. He is also a member of TAG (Trusted Advisors Group), in which he collaborates closely with experts in several fields including valuation, finance, banking, employee benefits, insurance, capital markets, and commercial real estate.

Do Small Business Accounting, Financial, & Legal Firms *Need* Cybersecurity Insurance?

Absolutely. Small businesses, particularly those in Accounting, Financial, and Legal sectors, are increasingly the targets of cyberattacks. Despite the misconception that only large corporations are at risk, data shows that **43% of cyberattacks specifically target small businesses**.

Firms in these industries are prime targets due to the **highly sensitive client information they store**, such as financial records, personal identification, and legal documents. Cybersecurity insurance is an essential safeguard for these firms, helping to mitigate the financial consequences of a breach and ensuring that firms can recover quickly with minimal disruption.

Why It's Critical For Your Firm

Cybercrime isn't just an I.T. issue—**it's a serious business risk that can cripple operations**, destroy trust, and cost your firm hundreds of thousands of dollars (or more). For small to mid-sized Accounting, Financial, and Legal practices, the stakes are especially high.

Highly Sensitive Data

Your firm handles personal and financial details every day—**Social Security numbers, tax returns, legal documents, and proprietary business information**. This data is incredibly valuable on the dark web, making you a prime target for cybercriminals. If a breach occurs, the fallout isn't just lost data:

- **Identity Theft & Fraud:** Criminals can misuse client information or sell it, causing long-term damage.
- **Legal & Financial Liability:** You may need to compensate clients, pay regulatory fines, and handle costly lawsuits.
- **Reputational Harm:** Trust is the backbone of professional services. Once lost, it's hard to regain.

How Cyber Insurance Helps

Cyber insurance covers critical breach-related costs such as legal fees, client notifications, and potential settlements. It also provides a safety net for the unexpected expenses that come with a data breach—so you can recover faster and keep your firm moving forward.

Targeted by Cybercriminals

Attackers know smaller firms often have fewer defenses. They exploit outdated or underfunded security measures through:

- Phishing & Ransomware: A single click on a malicious link can lock you out of vital data.
- Data Exfiltration: Hackers can quietly siphon off sensitive client files, leaving you unaware until it's too late.

How Cyber Insurance Helps

If you're hit with ransomware, your entire business could grind to a halt. Cyber insurance can cover ransom payments, data restoration, and legal expenses—helping you stay afloat during a crisis. It's not just about paying the ransom; it's about safeguarding your firm's ability to serve clients and maintain day-to-day operations.

Over the last couple of years, my team and I have seen a significant increase in calls from business **owners desperate for help after a ransomware attack**, data breach event or other cybercrime incident.

When they call, they're desperate, scrambling for anyone who can help them put the pieces back together again. Often their business is completely on lockdown. ALL their data has been corrupted or held for ransom, preventing them from fulfilling obligations they have to their clients. **YEARS of work and critical data – *all gone*.**

They're also scared and *intensely* angry. They feel violated and helpless. Embarrassed. How can money be taken from their bank account WITHOUT their permission or knowledge? Why didn't their I.T. company or I.T. team prevent this from happening? *How are they going to tell their clients/patients that they've exposed them to cybercriminals*? They're in complete disbelief that they actually fell victim – after all, they "didn't think we had anything a cybercriminal would want!"

What makes this unforgivable is that ALL of the CEOs coming to us for help after a serious attack had an I.T. company they trusted with the responsibility of protecting the business, but realized all too late the company wasn't doing the job it was PAID to do.

As a business owner, that boot-strapped my own company from the ground up. I know how hard you work to make your company succeed. I understand the risks you've taken, the personal sacrifices you've made. To me, it's a GROSS insult to have it all taken away by some cyber-scumbag in a Third World country who will NOT be held accountable for his actions.

To make matters worse, so many so-called "I.T. experts" out there aren't doing the job they were hired to do – and that truly angers me. As the CEO of a company, you're FORCED to trust that your I.T. company or team is doing the right things to protect your organization – and when they fail to do their job, this expensive, devastating, business-interrupting disaster lands squarely on YOUR desk to deal with.

That's why we've started a "one-company revolution" to educate and help as MANY business owners as we can so they never have to deal with the stress, anxiety and loss caused by a cyber-attack, and help you understand just how serious this is so you can be brilliantly prepared instead of caught completely off guard.

Yes, It CAN Happen To YOU And The Damages Are VERY Real

You might already know about the escalating threats, from ransomware to hackers, but it's very possible you are underestimating the risk to you. It's also possible you're NOT fully protected and are operating under a false sense of security, ill-advised and underserved by your outsourced I.T. company.

In fact, if they have not talked to you about the protections outlined in this report, or about putting a cyber "disaster recovery" plan in place, you are at risk and you are not being advised properly.

This is not a topic to be casual about. Should a breach occur, your reputation, your money, your company and your neck will be on the line, which is why you must get involved and make sure your company is prepared and adequately protected, not just pass this off to someone else.

This Is Too Serious A Matter To Entrust To Others And Completely Delegate Without Your Involvement

This is no longer an issue that can simply be delegated to the I.T. department.

ONE slipup from even a smart, tenured employee clicking on the wrong e-mail, innocently downloading an application or lazily using an easy-to-remember password for ONE application is all it takes to open the door to a hacker or ransomware **and create real damage**.

Take the story of Michael Daugherty, former CEO of LabMD. His small, Atlanta-based company tested blood, urine and tissue samples for urologists – a business that was required to comply with federal rules on data privacy, as outlined in the Health Insurance Portability and Accountability Act, or HIPAA.

He HAD an I.T. team in place that he believed was protecting them from a data breach – yet the manager of his billing department was able to download a file-sharing program to the company's network to listen to music and unknowingly left her documents folder (which contained over 9,000 patient files) open for sharing with other users of the peer-to-peer network.

This allowed an unscrupulous I.T. services company to hack in and gain access to the files and use it against them for extortion. When Daugherty refused to pay them for their "services," the company reported him to the Federal Trade Commission, who then came knocking.

After filing some 5,000 pages of documents to Washington, he was told the information he had shared on the situation was "inadequate"; in-person testimony by the staff regarding the breach was requested, as well as more details on what training manuals he had provided to his employees regarding cyber security, documentation on firewalls and penetration testing. (QUESTION: ARE YOU DOING ANY OF THIS NOW?)

Long story short, his employees blamed HIM and left, looking for more "secure" jobs at companies that weren't under investigation. Sales steeply declined as clients took their business elsewhere. His insurance providers refused to renew their policies.

Bloomberg

A Leak Wounded This Company. Fighting the Feds Finished It Off

Michael Daugherty learns the high price of resistance.

The FTC relentlessly pursued him with demands for documentation, testimonies and other information he had already provided, sucking up countless hours of his time. The emotional strain on him – not to mention the financial burden of having to pay attorneys – took its toll, and eventually he closed the doors to his business, storing what was left of the medical equipment he owned into his garage, where it remains today.

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"Not My Company…Not My People…We're Too Small," You Say?

Don't think you're in danger because you're "small" and not a big company like Experian, J.P. Morgan or Target? That you have "good" people and protections in place? That it won't happen to you?

That's EXACTLY what cybercriminals are counting on you to believe. It makes you easy prey because you put ZERO protections in place, or grossly inadequate ones.

Right now, there are over 980 million malware programs out there and growing (source: AV-Test Institute), and 70% of the cyber-attacks occurring are aimed at small businesses (source: National Cyber Security Alliance); you just don't hear about it because the news wants to report on BIG breaches OR it's kept quiet by the company for fear of attracting bad PR, lawsuits and data-breach fines, and out of sheer embarrassment.

In fact, the National Cyber Security Alliance reports that **one in five small businesses have been victims of cybercrime in the last year** – and that number includes only the crimes that were reported. Most small businesses are too embarrassed or afraid to report breaches, so it's safe to assume that number is much, much higher.

Are you "too small" to be significantly damaged by a ransomware attack that locks all of your files for several days or more?

Are you "too small" to deal with a hacker using your company's server as **ground zero** to infect all of your clients, vendors, employees and contacts with malware? Are you "too small" to worry about someone taking your payroll out of your bank account? According to Osterman Research, the AVERAGE ransomware demand is now $84,000 (source: MSSP Alert). It's also estimated that small business lost over $100,000 per ransomware incident and over 25 hours of downtime. Of course, $100,000 may not sink your business, but are you okay to shrug this off? To take the chance?

It's NOT Just Cybercriminals Who Are The Problem

Most business owners erroneously think cybercrime is limited to hackers based in China or Russia, but the evidence is overwhelming that disgruntled employees, both of your company and your vendors, can cause significant losses due to their knowledge of your organization and access to your data and systems. What damage can they do?

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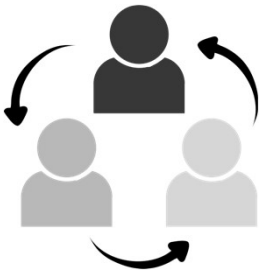
- **They leave with YOUR company's files, client data and confidential information stored on personal devices**, as well as retaining access to cloud applications, such as social media sites and file-sharing sites (Dropbox or OneDrive, for example), that your I.T. department doesn't know about or forgets to change the password to.

  In fact, according to an in-depth study conducted by Osterman Research, **69% of businesses experience data loss due to employee turnover and 87% of employees who leave take data with them**. What do they do with that information? Sell it to competitors, BECOME a competitor or retain it to use at their next job.



- **Funds, inventory, trade secrets, client lists and HOURS stolen.** There are dozens of sneaky ways employees steal, and it's happening a LOT more than businesses care to admit. According to the website StatisticBrain, 75% of all employees have stolen from their employers at some point. From stealing inventory to check and credit card fraud, your hard-earned money can easily be stolen over time in small amounts that you never catch.

  Here's the most COMMON way they steal: They waste HOURS of time on your dime to do personal errands, shop, play games, check social media feeds, gamble, read the news and a LONG list of non-work-related activities. Of course, YOU are paying them for a 40-hour week, but you might only be getting half of that. Then they complain about being "overwhelmed" and "overworked." They tell you, "You need to hire more people!" so you do. All of this is a giant suck on profits if you allow it. Further, if your I.T. company is not monitoring what employees do and limiting what sites they can visit, they could do things that put you in legal jeopardy, like downloading illegal music and video files, visiting adult content websites, gaming and gambling – all of these sites fall under HIGH RISK for viruses and phishing scams.

- **They DELETE everything. A common scenario:** An employee is fired or quits because they are unhappy with how they are being treated – but before they leave, they permanently delete ALL of their e-mails and any critical files they can get their hands on. If you don't have that data backed up, you lose it ALL. Even if you sue them and win, the legal costs, time wasted on the lawsuit and on recovering the data, not to mention the aggravation and distraction of dealing with it all, are all greater costs than what you *might* get awarded if you win the lawsuit, *might* collect in damages.

Do you *really* think *this can't* happen to you?

Then there's the threat of vendor theft. Your payroll, HR and accounting firm have direct access to highly confidential information and a unique ability to commit fraud. THEIR employees, not just the leadership team, can steal money, data and confidential information. All it takes is a part-time employee – perhaps hired to assist in data entry during tax season, and who is not being closely supervised or is working from home on routine tasks with your account – to decide to make a little money on the side by selling data or siphoning funds from your account.

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What Do Other Business Leaders Say About One82?

"The thing that I appreciate the most is the level of experience of the techs. I never feel like I know more about something than any person I work with at One82. They are able to quickly access all of our computers and systems to support us, and they make it easy. You will not find better service for the price."

– Michelle C.

"The single largest benefit I've experienced with One82 is control. One82 does a great job providing a controlled work environment to protect the company from Cybersecurity threats and downtime. Their professionalism is top-notch, too. They are very friendly and professional, while also maintaining our company's best interest. Also, One82 is responsive and quick to tackle any issue. One82 is a champion of the customer/firm, and I would highly recommend them to anyone."

– Robbie M.

"One82 has been our dedicated IT provider for over 15 years. The team is super knowledgeable and keeps up with new technology to help our business keep its competitive edge. They are proactive in solving problems that might come up instead of waiting for foreseeable issues to arise."

– Erika L.

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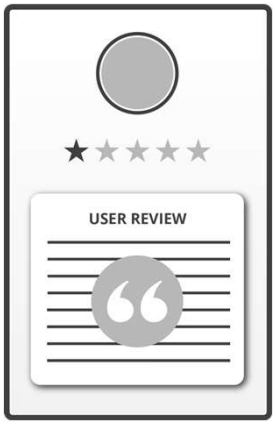
Exactly How Can Your Company Be Damaged By Cybercrime? Let Us Count The Ways:

1. Reputational Damages:

What's worse than a data breach? Trying to cover it up. Companies like Yahoo! are learning that lesson the hard way, facing multiple class-action lawsuits for NOT telling their users immediately when they discovered they were hacked. With dark-web monitoring and forensics tools, WHERE data gets breached is easily traced back to the company and website, so you cannot hide it.



When it happens, do you think your clients & partners will rally around you? Have sympathy? News like this travels fast on social media. They will demand answers: HAVE YOU BEEN RESPONSIBLE for putting in place the protections outlined in this report, or will you have to tell your clients, "Sorry, we got hacked because we didn't think it would happen to us," or "We didn't want to spend the money"? Is *that* going to be sufficient to pacify them?

2. Government Fines, Legal Fees, Lawsuits:

Breach notification statutes remain one of the most active areas of the law. Right now, several senators are lobbying for "massive and mandatory" fines and more aggressive legislation pertaining to data breaches and data privacy. The courts are NOT in your favor if you expose client data to cybercriminals.

Don't think for a minute that this only applies to big corporations: ANY small & medium business that collects customer information also has important obligations to its customers to tell them if they experience a breach. In fact, 47 states and the District of Columbia each have their own data breach laws – and they are getting tougher by the minute.

If you're in health care or financial services, you have additional notification requirements under the Health Insurance Portability and Accountability Act (HIPAA), the Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA). Among other things, HIPAA stipulates that if a health care business experiences a breach involving more than 500 customers, **it must notify a prominent media outlet about the incident**. The SEC and FINRA also require financial services businesses to contact them about breaches, as well as any state regulating bodies.

With all the new laws being passed, there is a very good chance you are NOT compliant – **what HAS your I.T. company told you about this?**

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3. Cost, After Cost, After Cost:

ONE breach, one ransomware attack, one rogue employee can create HOURS of extra work for staff who are already maxed out when things are going well. Then there's business interruption and downtime, backlogged work delivery for your current clients. Loss of sales. Forensics costs to determine what kind of hack attack occurred, what part of the network is/was affected and what data was compromised. Emergency I.T. restoration costs for getting you back up, *if* that's even possible. In some cases, you'll be forced to pay the ransom and maybe – *just maybe* – they'll give you your data back. Then there are legal fees and the cost of legal counsel to help you respond to your clients and the media. Cash flow will be significantly disrupted, budgets blown up. Some states require companies to provide one year of credit-monitoring services to consumers affected by a data breach, and more are following suit.

According to the Cost of Data Breach Study conducted by Ponemon Institute, the **average cost of a data breach is $225 per record compromised, after factoring in I.T. recovery costs, lost revenue, downtime, fines, legal fees, etc**. How many client records do you have? Employees? Multiply that by $225 and you'll start to get a sense of the costs to your organization. [NOTE: Health care data breach costs are the highest among all sectors.]

4. Bank Fraud:

If your bank account is accessed and funds stolen, the bank is NOT responsible for replacing those funds. Take the true story of Verne Harnish, CEO of Gazelles, Inc., a very successful and well-known consulting firm, and author of the best-selling book *The Rockefeller Habits*.

Harnish had $400,000 taken from his bank account when hackers were able to access his PC and intercept e-mails between him and his assistant. The hackers, who are believed to be based in China, sent an e-mail to his assistant asking her to wire funds to 3 different locations. It didn't seem strange to the assistant because Harnish was then involved with funding several real estate and investment ventures. The assistant responded in the affirmative, and the hackers, posing as Harnish, assured her that it was to be done. The hackers also deleted his daily bank alerts, which he didn't notice because he was busy running the company, traveling and meeting with clients. That money was never recovered and the bank is not responsible.

Everyone wants to believe "Not MY assistant, not MY employees, not MY company" – but do you honestly believe that your staff is incapable of making a single mistake? A poor judgment? **Nobody believes they will be in a car wreck when they leave the house every day, but you still put your seat belt on.** You don't expect a life-threatening crash, but that's not a reason to not buckle up. *What if?*

Claiming ignorance is not a viable defense, nor is pointing to your outsourced I.T. company to blame them. YOU will be responsible and YOUR company will bear the brunt.

5. Using YOU As The Means To Infect Your Clients:

Some hackers don't lock your data for ransom or steal money. Often they use your server, website or profile to spread viruses and/or compromise other PCs. If they hack your website, they can use it to relay spam, run malware, build SEO pages or promote their religious or political ideals. (Side note: This is why you also need advanced endpoint security, spam filtering, web gateway security, SIEM and the other items detailed in this report, but more on those in a minute.) Are you okay with that happening?

You May Want To Believe You're "Safe"
But Are You Sure?

It's very possible that you are being ill-advised by your current I.T. company. What have they recently told you about the rising tsunami of cybercrime? Have they recently met with you to discuss new protocols, new protections and new systems you need in place TODAY to stop the NEW threats that have developed over the last few months?

If not, there could be several reasons for this. First, and most common, they might not know HOW to advise you, or even that they should. Many I.T. companies know how to keep a computer network running **but are completely out of their league when it comes to dealing with the advanced cyber security threats we are seeing recently**.

Second, they may be "too busy" themselves to truly be proactive with your account – or maybe they don't want to admit the service package they sold you has become OUTDATED and inadequate compared to far superior solutions available today. At industry events, I'm shocked to hear other I.T. companies say, "We don't want to incur that expense," when talking about new and critical cyber security tools available. Their cheapness CAN be your demise.

And finally, NOBODY (particularly I.T. guys) likes to admit they are out of their depth. They feel compelled to exaggerate their ability to avoid being fired. To be fair, they might actually have you covered and be on top of it all. So how do you know?

Is Your Current I.T. Company Doing Their Job?
Take The Quiz On The Next Page To Find Out

If your current I.T. company does not score a "Yes" on every point, they are NOT adequately protecting you. Don't let them "convince" you otherwise and DO NOT give them a free pass on any one of these critical points.

Further, it's important that you get verification on the items listed. Simply asking, "Do you have insurance to cover our company if you make a mistake?" is good, but getting a copy of the policy or other verification is critical. When push comes to shove, they can deny they told you.

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If your current I.T. company does not score a "YES" on every point, they are NOT adequately protecting you.

- ❑ **Have they met with you recently – in the last 3 months – to specifically review and discuss what they are doing NOW to protect you?** Have they told you about new and inexpensive tools, such as dark-web monitoring for your company's credentials or advanced endpoint security to protect you from attacks that antivirus is unable to detect and prevent? If you are outsourcing your I.T. support, they should, at a MINIMUM, provide you with a quarterly review and report of what they've done – and are doing – to protect you AND to discuss new threats and areas you will need to address.

- ❑ **Do they proactively monitor, patch and update your computer network's critical security settings daily? Weekly? At all? Are they reviewing your firewall's event logs for suspicious activity?** How do you know for sure? Are they providing ANY kind of verification to you or your team?

- ❑ **Have they EVER urged you to talk to your insurance company** to make sure you have the right kind of insurance to protect against fraud? Cyber-liability?

- ❑ **Do THEY have adequate insurance to cover YOU if they make a mistake and your network is compromised?** Do you have a copy of THEIR CURRENT policy? Does it specifically cover YOU for losses and damages?

- ❑ **Have you been fully briefed on what to do IF you get compromised?** Have they provided you with a response plan? If not, WHY?

- ❑ Have they told you if they are outsourcing your support to a third-party organization? **Do you know who has access to your personal computer and network?** If they are outsourcing, have they shown you what security controls they have in place to ensure a rogue technician, living in another country, would be prevented from using their free and full access to your network to do harm?

- ❑ **Have they kept their technicians trained on new cyber security threats and technologies, rather than just winging it?** Do they have at least ONE person on staff with CISSP (Certified Information Systems Security Professional) or CISM (Certified Information Security Manager) certification? Do they have anyone on staff experienced in conducting security risk assessments?

- ❑ **Do they have a ransomware-proof backup system in place?** One of the reasons the WannaCry virus was so devastating was because it was designed to find, corrupt and lock BACKUP files as well. ASK THEM TO VERIFY THIS. You might *think* you have it because that's what your I.T. vendor is telling you.

- ❑ **Have they put in place a WRITTEN mobile and remote device security policy, and distributed it to you and your employees?** Is the data encrypted on these devices? Do you have a remote "kill" switch that would wipe the data from a lost or stolen device, and is that data backed up so you CAN wipe the device and not lose files?

- ❑ **Do they have controls in place to force your employees to use strong passwords?** Do they require a monthly password update for all employees? If an employee is fired or quits, do they have a process in place to make sure ALL passwords are changed? Can you see it?

- ❑ **Have they talked to you about replacing your old antivirus with advanced endpoint security?** There has been considerable talk in the I.T. industry that antivirus is dead, unable to prevent the sophisticated attacks we're seeing today.

- ❑ **Have they discussed and/or implemented "multifactor authentication" for access to highly sensitive data?** Do you even know what that is? If not, you don't have it.

- ❑ **Have they recommended or conducted a comprehensive risk assessment every single year?** Many insurance policies require it to cover you in the event of a breach. If you handle "sensitive data," such as medical records, credit card and financial information, social security numbers, etc., you may be required by law to do this.

- ❑ **Have they implemented web-filtering technology to prevent your employees from going to infected websites, or websites you DON'T want them accessing at work?** Porn and adult content is still the number one thing searched for online. This can expose you to sexual harassment and child pornography lawsuits, not to mention the distraction and time wasted on YOUR payroll, with YOUR company-owned equipment.

- ❑ **Have they given you and your employees ANY kind of cyber security awareness training?** Have they offered to help you create an AUP (acceptable use policy)? Employees accidentally clicking on a phishing e-mail or downloading an infected file or malicious application is still the number one way cybercriminals hack into systems. Training your employees FREQUENTLY is one of the most important protections you can put in place. Seriously.

- ❑ **Have they properly configured your e-mail system to prevent the sending/receiving of confidential or protected data?** Properly configured e-mail systems can automatically prevent e-mails containing specified data, like social security numbers, from being sent or received.

- ❑ **Do they allow your employees to connect remotely using GoToMyPC, LogMeIn or TeamViewer?** If they do, this is a sure sign to be concerned! Remote access should strictly be via a secure VPN (virtual private network).

- ❑ **Do they offer, or have they at least talked to you about, dark web/deep web ID monitoring?** There are new tools available that monitor cybercrime websites and data for YOUR specific credentials being sold or traded. Once detected, it notifies you immediately so you can change your password and be on high alert.

A Preemptive Independent Risk Assessment: The ONLY Way You Can Really Be Sure

A security assessment is exactly what it sounds like – it's a process to review, evaluate and "stress test" your company's network to uncover loopholes and vulnerabilities BEFORE a cyber-event happens.

Just like a cancer screening, a good assessment can catch problems while they're small, which means they will be a LOT less expensive to fix, less disruptive to your organization AND give you a better chance of surviving a cyber-attack.

An assessment should always be done by a qualified third party, NOT your current I.T. team or company; fresh eyes see things hidden, even in plain sight, from those looking at it daily.

You want a qualified "Sherlock Holmes" investigating on YOUR behalf who is not trying to cover up inadequacies or make excuses, bringing to you a confidential report you can use before others find dirty laundry and air it in harmful ways.

Our Free Cyber Security Risk Assessment Will Give You The Answers You Want, The Certainty You Need

For a limited time, we are offering to give away a Free Cyber Security Risk Assessment to a select group of businesses. This is entirely free and without obligation. EVERYTHING WE FIND AND DISCUSS WILL BE STRICTLY CONFIDENTIAL.

This assessment will provide verification from a **qualified third party** on whether or not your current I.T. company is doing everything they should to keep your computer network not only up and running, but SAFE from cybercrime.

Here's How It Works: At no cost or obligation, one of my lead consultants and I will come to your office and conduct a non-invasive, CONFIDENTIAL investigation of your computer network, backups and security protocols. Your current I.T. company or guy DOES NOT NEED TO KNOW we are conducting this assessment. Your time investment is minimal: one hour for the initial meeting and one hour in the second meeting to go over our Report Of Findings.

Schedule Your Free Cyber Security Risk Assessment Today!

Visit **www.One82.com/call** or call our office at 408-335-0388

When This Risk Assessment IS Complete, You Will Know:

- ✓ **If you and your employees' login credentials are being sold on the dark web.** We will run a scan on your company, right in front of you, in the privacy of your office if you prefer (results will NOT be e-mailed or otherwise shared with anyone but you). It's RARE that we don't find compromised credentials – and I can guarantee what we find will shock and alarm you.
- ✓ If your I.T. systems and data are **truly secured** from hackers, cybercriminals, viruses, worms and even sabotage by rogue employees.
- ✓ If your **current backup would allow you to be back up and running again fast** if ransomware locked all your files. *In 99% of the computer networks we've reviewed over the years, the owners were shocked to learn the backup they had would NOT survive a ransomware attack.*
- ✓ If employees truly know how to spot a phishing e-mail. We will actually put them to the test. *We've never seen a company pass 100%.* Not once.
- ✓ If your I.T. systems, backups and client data are in sync with compliance requirements for HIPAA, GLBA and SOX, and using best practices to ensure the security, privacy and integrity of your sensitive information, and you can **reduce the risk of data breaches, fines and lawsuits**.

If we DO find problems—overlooked security loopholes, inadequate backups, credentials that have been compromised, out-of-date firewall and antivirus software and (often) active malware—on one or more of the PCs in your office, we will propose an Action Plan to remediate the situation that you can have us implement for you if you choose.

Again, I want to stress that EVERYTHING WE DISCUSS AND DISCOVER WILL BE STRICTLY CONFIDENTIAL.

Why Free?

Frankly, we want the opportunity to be your I.T. company. We know we are the most competent, responsive and trusted I.T. services provider to small & medium businesses in the California Bay Area.

However, I also realize **there's a good chance you've been burned, disappointed and frustrated by the complete lack of service and the questionable advice** you've gotten from other I.T. companies in the past. In fact, you might be so fed up and disgusted with being "sold" and underserved that you don't trust anyone. *I don't blame you.*

That's why this assessment is completely and entirely free. Let us earn your trust by demonstrating our expertise. While we would love the opportunity to be your I.T. company, we will come in with no expectations and only look to provide you with fact-based information so you can make a quality, informed decision – and we'll ONLY discuss the option of becoming your I.T. company if the information we share makes sense and you want to move forward. No hard sell. No gimmicks and no tricks.

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Please…Do NOT Just Shrug This Off (What To Do Now)

I know you are *extremely busy* and there is enormous temptation to discard this, shrug it off, worry about it "later" or dismiss it altogether. That is, undoubtedly, the easy choice…but the easy choice is rarely the RIGHT choice. **This I can guarantee:** At some point, you WILL HAVE TO DEAL WITH A CYBER SECURITY EVENT.

Hopefully you'll be brilliantly prepared for it and experience only a minor inconvenience at most. But if you wait and do NOTHING, I can practically guarantee this will be a far more costly, disruptive and devastating attack that will happen to your business.

You've spent a lifetime working hard to get where you are today. Don't let some lowlife thief operating outside the law in another country get away with taking that from you. And certainly don't "hope" your I.T. guy has you covered.

Get the facts and be certain you are protected.

Contact Us And Schedule Your Free, CONFIDENTIAL

Cyber Security Risk Assessment Today!

Visit **www.One82.com/call**
Or feel free to also reach out to me direct at **408-335-0388**

Dedicated to serving you,

Farzon Almaneih

P.S. – When I talked to CEOs who have been hacked or compromised, almost all of them told me they thought their I.T. guy "had things covered." I'm very connected with other I.T. firms across the country to "talk shop" and can tell you most I.T. guys have never had to deal with the enormity and severity of attacks happening in the last few months. That's why it's VERY likely your I.T. guy does NOT have you "covered" and you need a preemptive, independent risk assessment like the one I'm offering in this letter.

As a CEO myself, I understand that you have to delegate and trust, at some level, that your employees and vendors are doing the right thing – but it never hurts to validate that they are. Remember, it's YOUR reputation, YOUR money, YOUR business that's on the line. THEIR mistake is YOUR nightmare.