



# MICHAEL MILLER INSURANCE

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## One-Minute Newsletter

CYBER SECURITY

June 2011

Message From:

R. Michael Miller



Thank you for your continued business!

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Did you know we have insurance products to meet all your needs?

Click below on your area of interest to find out more.

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### What is Cyber Security?

You've heard the news stories about credit card numbers being stolen and email viruses spreading. One of the best defenses is understanding the risks and what you can do to protect yourself and your business from them. Cyber security involves protecting information by preventing, detecting and responding to attacks.

Start with the following simple steps:

- Use anti-virus software and keep it up to date.
- Don't open e-mail from unknown sources.
- Use hard-to-guess passwords.
- Protect computers from Internet intruders by using firewalls.
- Don't share access to computers with strangers.
- Back up computer data.
- Regularly download security protection updates (patches).
- Check security on a regular basis.
- Make sure all users know what to do if the computer system becomes infected.
- Subscribe to the [United States Computer Emergency Readiness Team \(US-CERT\) website](#).

### How to Protect Your Business With Cyber Liability Insurance

Cyber Liability addresses the first- and third-party risks associated with e-business, the Internet, networks and informational assets. Cyber Liability Insurance offers protection for exposures arising out of Internet communications. [Traditional liability insurance products do not address Internet exposures and the risks involved](#). Please contact us for a Cyber Liability Insurance quote that includes the following coverage:

- **Third-Party Network Security/Privacy Coverage:** Includes Unauthorized Access, Virus/Worm, Physical Theft of Hardware.
- **First-Party Network Security/Privacy Coverage:** Includes Crisis Management/Public Relations Costs, Notification Costs (to any individual whose personally identifiable information may have been disclosed), Credit Monitoring Costs, Cyber Extortion Costs, Regulatory Actions and Defense Costs, Business Interruption Costs.
- **Media Liability Coverage:** Includes Intellectual Property Infringement (includes copyright, trademark) and Personal & Advertising Injury (includes libel, slander, defamation, disparagement and invasion of privacy) for claims arising out of a company's online activities.

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[CYBER SECURITY CHECKLIST](#)

[ARTICLE: Improving Business Cyber Security](#)

[ARTICLE: Tips for Enhancing Cyber Security](#)

## [How to Protect Yourself with Identity Theft Coverage](#)

Identity theft can hit you no matter where you live or what your income. This product not only assists in fixing your identity problems but also provides the tools to detect problems when they begin. Please contact us for a quote that includes the following:

- Credit monitoring.
- Identity resolution services for the entire household.
- Access to an advocate who will guide you through the identity recovery process 24 hours a day, seven days a week.
- Preparation of correspondence necessary to notify all relevant parties (credit bureaus, financial institutions) of the fraud.
- Creation and maintenance of a case file of all phone calls, documents and results.
- Assistance in placing fraud alerts and security freezes with credit bureaus.

[FARMERS IDENTITY THEFT BROCHURE](#)

[ARTICLE: Identity Theft Do's & Don'ts](#)

[ARTICLE: Preventing & Responding to Identity Theft](#)