

The LICA News

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The Land Improvement Contractors of America

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Cyber Attacks: A Growing Business Interruption Threat

Source: Zywave Resource Library

When you think about what usually causes a business interruption, natural disasters such as fires, earthquakes and floods probably come to mind first. These events can physically damage your property and equipment, making your workspace unusable for a time. The damages from Hurricane Katrina and Superstorm Sandy are great examples of how a natural disaster can put a halt to a business' day-to-day operations. Many of those affected businesses remain closed to this day.

While natural disasters are still the main reason for an interruption, another cause is quickly moving up the ranks: cyber attacks. As businesses continue to rely on computers and digital storage of essential data, cyber attacks will continue to be a potential exposure. Read on to learn how a cyber attack could lead to a business interruption and what you can do to mitigate the risk.

Hackers, thieves and other unauthorized individuals have become adept at exploiting weaknesses in a business' computer system, whether through traditional hacking methods or social engineering. There are several types of attacks that could completely cripple your ability to perform normal business activities, including:

- Malicious code that renders your website unusable
- Distributed denial of service (DDoS) attacks that make your website inaccessible to employees and customers alike
- Viruses, worms or other code that deletes critical information on a business' hard drives and other hardware

It is quite easy to see how any of these events might leave your company scrambling to do business. Unfortunately, many smaller businesses don't have the manpower available to detect the problem and work on fixing it, which only increases the length of an interruption.

Third-party interruptions can have a major effect on your business. You can still be affected even if it isn't your business that experiences a cyber attack. Imagine what would happen if one of your vendors suffered an attack, resulting in a complete shutdown of its warehouse or website. Unfortunately, attacks on third parties are often out of your control. Such an event could have a profound effect on how much business you are able to do, and that would trickle down to your customers, who may rely on your products or services.

A common saying in the cyber security world is, "It's not if you'll be a victim of a data breach, but when." While 100 percent protection is impossible, you can help lower your chance of business interruption due to a cyber attack by following these tips:

- Create a formal, documented risk management plan that addresses the scope, roles, responsibilities, compliance criteria and methodology for performing cyber risk assessments. This plan should include a characterization of all systems used at the organization based on their functions, the data they store and process, and their importance to the organization.
- Make sure all firewalls and routers are secure and kept up to date.
- Implement a cyber security policy that educates employees about the dangers of computer intrusions and how to prevent them.
- Download and install software updates for your operating systems and applications as they become available.

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**The Land Improvement
Contractors of America**



THE LICA NEWS is the official publication of the Land Improvement Contractors Association, dedicated to the professional conservation of soil and water. LICA was founded in 1951 and is today comprised of twenty-four chapters across the continental United States

Publisher
Eileen Levy

Contributing Writers
Allison Hack

Photo Credits
Ekaterina Nikolaenko/
Dreamstime.com
Jerry Biuso
Debbie Dickens
Patti McArdle

THE LICA NEWS welcomes letters, subject to editing for accuracy and brevity. THE LICA NEWS also welcomes articles relevant to the land improvement industry. Include your name and daytime phone number for verification purposes.

Deadlines are the twenty-first of the month preceding issue date. All unsolicited material must be accompanied by a self-addressed, stamped envelope.

3080 Ogden Ave.; Suite 300
Lisle, IL 60532

PHONE: (630) 548-1984
FAX: (630) 548-9189
EMAIL: NLICA@aol.com
www.LICANational.org



President's Message

As I unpack the suitcase and get ready to go back to work after a summer of presidential travels, it is time to reflect a bit upon the times spent within the states. There have been golf outings, clay shoots, picnics, and a visit to Washington D.C.

These events are more than just fundraisers they are "fun raisers", as Wisconsin and Missouri LICA put on their brochures. The old baseball bat was working well this summer at the golf outings. Just missed closest to the pin in Wisconsin by a mere 18 inches with it. The real fun is the time you get to spend with the guys in your group. These are wonderful opportunities to get to know someone, learn something new, and just enjoy a little relaxation. It is my wish to see more members at these events. We all have businesses to run I know, but if you can get away, it's really a good way to spend a day. I also can't thank those associates enough for what they do to support outings like these with sponsorship and attendance.

The new EPA Waterways of the United States rule is now in effect (except in those states whose leadership was intelligent enough to file suit against it). What this means to the rest of us is still uncertain. This was a topic of conversation I had with the President of the National Association Conservation Districts while in D.C. Contractors working in areas under the new change should make sure what their customers want to do is in compliance. The fines can be quite substantial and the lookback period is 5 years. What jumps out to me in the new rule is outlet pipes. Any new outlets may require a permit now. Get a hold of the new rule and read it carefully. Contact your senator and let them know enough is enough.

As the summer draws to a close and fall enters center stage, keep in the mind the changes that can affect you such as shorter days, angle of the sun, wetter conditions that all affect safety and ability to get things done. Hard to get out to one of those fun LICA events if you are hurt or dealing with the fallout of one of your guys being hurt on the job. Safety starts with an attitude, so have that attitude of doing it in the safest way you can. Just want to see everyone in Texas this winter.

Steve Anderson

Steve Anderson
LICA President



**2016 National LICA
Winter Convention**
March 1 - 6
San Antonio, Texas

Bring your sombreros &
moracas for a Fiesta
on Associates' Night.

- Implement a strict password policy and have employees change system passwords every 90 days.
- Limit employee access to company data and information, and limit authority to install software.
- Make sure you are covered by a cyber liability insurance policy.

Most traditional commercial general liability (CGL) policies will not cover business interruption losses due to a cyber event. Luckily, cyber liability coverage can fill that void.

Should your business be unable to perform normal business operations, a cyber liability policy can help pay for expenses related to an interruption. The coverage pays for:

- Lost income due to the event
- Profits that would have been earned had the event not occurred
- Operating expenses, such as utilities, that must be paid even though business temporarily ceased

• Rented or leased equipment
Cyber liability coverage also helps protect your business from the following events:

- Data breaches, including costs for customer notification, some legal costs and credit monitoring for those affected
- Damages to third-party systems, if, for example, an infected email from your servers crashes the system of a customer or vendor
- Data or code loss due to a natural disaster or malicious activity. Physical destruction of equipment is covered under a different policy.
- Cyber extortion, including ransomware, which is malicious code installed into a computer on your network that prevents you from accessing it until a ransom is paid.

Even though business interruptions due to cyber attacks are relatively uncommon, being unprepared for one could prohibit you from doing business as usual.

LICA Golf Outings

Golf Outings have become an annual event for many State Chapters. They are popular with members of all skill levels. Some are avid golfers whereas others just join in for fun.

Illinois LICA hosted its 7th Annual Area 3 Golf Outing. 50 people attended Nebraska LICA's first Golf Outing. New York did their first Outing last year and after an enthusiastic response just hosted their second. The 3rd Golf Outing in Missouri was just weeks ago and they are already planning next years. New Jersey LICA had 99 attendees at their Outing this year.



Jeff Phair, Jerry Biuso and Maura Dibble at the New York LICA Golf Outing.



Missouri LICA Golf Outing at the Hail Ridge Golf Course.



Nebraska LICA's Golf Outing at the York Country Club.



National LICA Chairman Bob Clark & National LICA President Steve Anderson at the New Jersey LICA golf outing.



Illinois LICA Golf Outing at the Pine Lakes Golf Course.

Land Improvement Contractors of America

3080 Ogden Ave. Suite 300

Lisle, IL 60532

Upcoming Events

2016 National LICA Winter Convention

Drury Plaza Hotel Riverwalk • San Antonio, Texas

March 1 – 6, 2016

2016 National LICA Summer Meeting

Intercontinental Kansas City at the Plaza • Kansas City, Missouri

July 18 - 23, 2016

2017 National LICA Winter Convention

Las Vegas, Nevada • Accomodations TBD

March 4 - 6, 2017 • CONEXPO March 7 - 11, 2017

2017 National LICA Summer Meeting

Elegante Hotel • Colorado Springs, Colorado

July 11 – 16, 2017