

From Ruth's Desk: Do You Need Cyber Insurance?



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Page 1-2

From Ruth's Desk: Do You
Need Cyber Insurance?

Page 2

About Us: Who Do We Work
With at Velocity Injury Law?

Page 3

Making the Most of Summer:
Tips for a Roadtrip

Page 4

Cooking Corner: Fresh Ricotta

So, here's an interesting thought. What do the pandemic and the Russian attack on Ukraine have in common, and how could that impact you/us? I'll bet you never wondered about that question but I have been thinking about it and would like to share a few thoughts with you.

Since the pandemic, many of us have changed the way we work. Lots of us have had the ability to work from home, which means there has been a need to install software to allow us to "remote in" over the internet to the office server. Some of us no longer go the bank as often as we did pre-pandemic and now do more digital banking. We even do banking while on the move from our cell phones. We have also changed some of our shopping routines, buying more items over the internet, sending our credit card numbers out over the internet. I don't know about you but my inbox has become inundated with emails from a range of marketing firms and vendors, and I wonder how they even got my email

address in the first place. Do I open them? Not usually. Could there be malware attached to those unsolicited e-mails?

I don't know how much of what we read is true about Russia hacking into various cyber sites around the world, but I'd bet my eye teeth that it is happening. And I don't know how many "independent" operators are using drone equipment to let the Ukrainian army know the precise GPS coordinates of the advancing Russian military. I've heard that people, much more technically advanced than I, are hacking into the Russian General's cell phones to learn of their GPS locations.

What I do know is that, here at the office, our quoted premium for cyber insurance increased **1000%** since last year. Yes, that's NOT a typographical error. 1000%! Really!! Why?

Insurance companies are apparently saying that the Russian government uses malware as part of its strategy in its war against Ukraine. They are also saying that

more and more companies and individuals are being targeted through emails and banking systems. These are regular people like you and me. It is reported that claims are being paid at rates 1.5 times higher than insurers are receiving premiums (which might explain the huge difference in our quoted premium). Because of this, insurers are now looking to deny claims, based on an “act of war” exclusion in many policies. Is a cyber attack a “hostile” or “warlike” act? Does a government have to be involved in order for it to be considered an act of war? Will you be covered should you be subject to a cyber attack or asked to pay ransom after a malware attack.?

I don't pretend to know the answer to these questions. I do know that it will depend on the

wording contained in each policy and it will depend on the facts of each case. This is a developing area of the law. This article isn't intended to promote cyber insurance policies. But, I also know that you should take all reasonable steps to protect your personal information so that you don't, or your business doesn't, suffer these types of losses. What I also know with certainty is that the lawyers at Velocity Injury Law LLP fight insurance companies every day. We know how tricky it can be and what tactics insurance companies use in their efforts to deny claims.

If you need us, call us. Even if it's just to ask a question. Our phone number is **519-946-4300**, and you can email us at **Info@VelocityInjuryLaw.com**.



About Us: Who Do We Work With at Velocity Injury Law?

- Sometimes our clients are the families of loved ones who have died in a tragic accident.
- Most of our clients became injured as a result of a motor vehicle collision or slip and fall accident.
- Sometimes our clients are residents of a nursing home who have been injured.
- Some clients have not been involved in an accident, but have become ill. They look to us to help them with their short-term and long-term disability claims.
- Most of our clients are from Windsor and Essex County, but occasionally people from other parts of the province request our services. We have some clients in Chatham-Kent, Sarnia, London, Toronto and a few in northern Ontario.

For more information about our services, visit our website: **www.VelocityInjuryLaw.com** or give us a call at **519-946-4300**.

Making the Most of Summer: Tips for a Roadtrip



Whether you're planning a multi-day road trip or a weekend getaway, these tips will help you make the most of your summer vacation.

Before you leave

- Make sure your car is in good working order. You might need a tune-up before you depart, or you might need to clean your car. Check that your spare tire is inflated, you have a car jack, and a lug wrench. Also check that you have a set of jumper cables.
- Pack healthy snacks, water, and gum.
- Get a good night's sleep before you hit the road.
- Have a loose plan, including your route and potential rest stops. Consider booking hotels, cabins, or campsites ahead of time.
- Pack games, puzzles, and audio books to keep everyone entertained on a long journey. Remember chargers for electronics.
- Assemble a clean-up kit, a first aid kit, and an emergency kit with flashlights and blankets. Remember your hand sanitizer and sanitizing wipes.
- Ask your travel companions about their travel styles and how they like to spend their time. Some people love to stick to a rigid schedule whereas others like to go with the flow. Some enjoy quiet time to recharge, whereas others like non-stop action.

- Make sure your insurance papers, driver's license, and vehicle registration are up to date.
- Consider purchasing roadside assistance.

On the Road

- Establish some reasonable rules. Maybe there is a rule to not use phones in the car so that passengers can keep the driver company. Or maybe there's a rule that the car departs at the same time every day.
- Check-in with your travel companions. Keeping the lines of communication open may help to avoid major conflicts down the road.
- Every few days take the time to clean your car. You'll be happy not to have the extra debris cluttering up your space.
- Take the scenic route. There's no point to taking a road trip if you always stick to the major highways. On the flip side, be prepared to find the highway again once you've seen the sights.
- Be adaptable. Sometimes life throws you a curve ball and your plans may need to change. Your trip is almost guaranteed to be memorable, but it probably won't be perfect.



Cooking Corner: Fresh Ricotta

Homemade ricotta* is so easy to make that you'll never want to buy it from the grocery store again. This mild and creamy cheese pairs beautifully with the fresh fruit and vegetables that are abundant during the summer months.

This recipe makes about 1 cup of cheese

Ingredients

- 4 cups whole milk, not ultra-pasteurized (see Cook's Notes)
- 1/2 teaspoon table salt
- 1/4 cup distilled white vinegar

Special Equipment

- Fine-mesh strainer or colander
- Cheese cloth
- Instant-read thermometer
- Slotted spoon or wire skimmer

Directions

1. Line a fine-mesh strainer with cheesecloth or paper towels and set over a large bowl.
2. Heat the milk, vinegar, and salt in a saucepan over medium-low heat, stirring constantly with a silicone spatula to prevent sticking or scorching until the mixture reaches 165 °F on an instant-read thermometer.
3. Remove the mixture from the heat and allow it to rest until the milk separates into solid white curds and translucent liquid whey. This should take about 2 minutes.
4. Using a slotted spoon or wire skimmer, transfer the curds to the fine-mesh strainer or colander and let it stand until excess liquid has drained away.

5. Do not try to pour all the milky liquid through the strainer, as this will clog it and prevent the liquid from flowing through.
6. Cover the exposed top with plastic wrap and drain the ricotta until the desired texture is achieved. Ricotta that drains for 5 minutes will be extremely moist and creamy, like cottage cheese. This type of ricotta is best served immediately while still warm. Ricotta that drains for 15 to 20 minutes will be moist and spreadable, but not runny. Ricotta that is drained for 2 hours, or overnight in the refrigerator, will have large dry crumbly curds and it can easily be molded into firm shapes.
7. Drained ricotta can be stored in the refrigerator for up to 2 days, though it is best when freshly made.
8. Try serving your homemade ricotta with a drizzle of honey and fresh fruit. Or, you could try a variation of a Caprese salad with tomatoes, ricotta, balsamic vinegar, olive oil, basil, salt, and pepper.

Cook's Notes

This recipe can be scaled up or down as desired. You can use pasteurized milk or homogenized milk, but do not use ultra-pasteurized milk because it will not work.

*True ricotta is made by adding acid to heated whey, which is a byproduct of the cheese-making process. Typically, ricotta is made with the whey from the production of Pecorino Romano.