



# THE SELTZER STUDIES

Volume 2 / Issue 4

## WORKING FROM OUR HOMES TO KEEP YOU SAFELY IN YOURS

As we continue to navigate the effects of the pandemic, we are working to ensure the safety of our entire team - and our clients. When the Governor ordered all non life-sustaining businesses close on March 19, we knew that our team would be faced with a transition that many had never experienced before - working from home.

Our leadership team always keeps The Seltzer Group ahead of the curve. One of the recent projects completed was modifying and updating our equipment so every employee was able to work remotely if deemed necessary. Thanks to the forward-thinking nature of management, we were able to make a smooth transition as soon as the virus began to spread.



Quick to act was our entire leadership team. They worked late hours in to the night to set up the mobile applications on all employees cell phones to ensure that calls would be received, tirelessly helped to load up monitors and keyboards into staff's personal vehicles so they could comfortably work from home, and continued to be on-call with IT questions and as tech support.

And next came the support and positive attitude from each staff member. Never once complaining about the transition, and rising up to every challenge that was thrown our way during the process. Our staff has never been more dedicated to ensuring the satisfaction of our clients than they are right now.

But, with this transition we must admit there have been challenges. Initial problems with the phone system, working with our new 'co-workers' (children and animals), balancing work

## 5 tips to help prepare your lawn & garden for spring!

1. RAKE DEEPLY - a layer of thatch thicker than 1/2" can be detrimental to your grass! Doing a deep rake can get rid of that layer that built up all winter.
2. ASSESS YOUR SOIL MAKEUP - learning about your soil's acidity will help devise a proper fertilization and treatment plan for the entire year.
3. FERTILIZE - experts recommend a light fertilizing process in the spring.
4. APPLY HERBICIDES - treating your grass early will minimize the weeds.
5. SERVICE YOUR MOWER - sharpen blades, fill the gas tank and make sure your mower is ready to roll when the first cut of the year is deemed necessary.





and life time, ability to print and mail documents, and of course, missing the in-person interaction we were so fortunate to have with all our clients. And while we are faced with a new learning curve every week, we remain positive in our efforts as we look forward to the day that we can resume some form of 'normalcy'.

So, we would like to say THANK YOU. Thank you to our staff, and to each and every one of you, our clients, who have bared with us during this tremendous change, and have remained patient with the challenges we are working to

overcome. You have been a great support during these unprecedented times and we are grateful to still be given the opportunity to serve you.

We are eager to see many of you again in person, and look forward to everything calming down. Until then, we hope that all of you, and your families, remain safe during these times.

For anything you may need, please know that we are ready to assist you. Stay well!

*-Your Seltzer Group Team*

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**The COVID-19 epidemic has forced many individuals to work from their own homes, and since it began there has been a drastic spike in cyber attacks. Prior to the outbreak, the average number of daily cyber crime reports filed with the Crime Complaint Center (IC3) was 1,000; since the beginning of the pandemic, that number has jumped to an average of between 3,000 and 4,000 daily.**

***Unfortunately,  
that number  
doesn't seem  
like it will  
be dropping  
anytime soon.***



**According to the Official Cybercrime Report published by Cybersecurity Ventures, cybercrime will cost the world US\$6 trillion annually by 2021, up from US\$3 trillion in 2015.**

**To help keep yourself, your families, and your companies safe... we put together 8 tips to prevent falling victim to a cyber attack.**

# MEMO: 8 TIPS TO REDUCE THE RISK OF CYBER THREATS

## USE STRONG PASSWORDS

Anniversary's, pet names, birthday's - these are all common passwords. Use a combination of letters, symbols and numbers that don't correlate to any common knowledge of your life.



## UPDATE SOFTWARE

Software updates become available due to flaws or issues - which are often known by criminals. Keeping your system up to date helps to minimize loopholes in your security system.

## EDUCATE YOURSELF

Stay up-to-date on major security breaches. Knowing what you may be at risk for can help trigger awareness if you are targeted in a cyber crime.



## MANAGE SOCIAL MEDIA PRIVACY

Criminals can gain access to your private information with just a few data points that are made available in your social media presence.



## HAVE A BACKUP

Many breaches in security can leave you with loss of important data or documents. Backup all pertinent information in a safe place.



## EDUCATE OTHERS

Kids using your phone? Employees using work-issued laptops? Anyone else who uses electronic devices that grants access to data can put you at risk. Educate those who may unknowingly expose you to a threat.

## HAVE A STRONG SIGN-OFF ROUTINE

Not using your computer for the rest of the day? Shut it down. Taking a lunch break? Log off. Ensuring that you are logging off your computer will minimize routes off access for criminals.



## PURCHASE A CYBER POLICY

If a breach does occur, having the piece of mind that you have an insurance policy in place will help cover any financial loss and assist with cost of repairs.



# GET ON THE LIST!

With our ongoing initiatives to increase our communication efforts, we invite you to share your e-mail address with us so that we can keep you informed of agency news, cost-savings tips, heightened risk alerts, and so much more!

Call or email us today to get it on file with your account:

888-366-1000 or [services@seltzergrp.com](mailto:services@seltzergrp.com)

## ***Can I Purchase a Life Insurance Policy During a Pandemic?***

The world news and rising death tolls, the need for life insurance may be creeping up in your mind. You may be wondering, can you obtain a policy during the outbreak, and will your policy will pay due to an epidemic death? The answer to both of these is yes (in most cases).



Many insurance carriers have modified their application process as a response to the epidemic, and there are options in place for you to obtain a policy, even if you cannot have a physical examination. While some restrictions are in place based on age, health, and recent travel plans; many application processes are still resuming as normal.

Also, you will find comfort in knowing that most life insurance policies cover pandemic-related deaths. Of course, there are some exceptions that can come in to play (such as accidental death policies, inaccurate applications, among others) that can lead to a denied claim. For thorough clarification, we recommend you review the terminology and details of your policy with your trusted agent.

If we can help answer your life insurance questions in any way, please contact one of our experienced life representatives and they will be happy to assist you.

## **6 CONVENIENT LOCATIONS**

### **EMMAUS**

1328 Chestnut Street  
Emmaus, PA 18049

### **ORWIGSBURG**

610 Rt. 61 S., P.O. Box 219  
Orwigsburg, PA 17961

### **READING**

2447 Perkiomen Avenue  
Reading, PA 19606

### **MYERSTOWN**

3 East Lincoln Avenue  
Myerstown, PA 17067

### **POTTSVILLE**

894 Gordon Nagle Trail  
Pottsville, PA 17901

### **SCHUYLKILL HAVEN**

950 E. Main St., Suite 201  
Schuylkill Haven, PA 17972

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