

Bulletin

Riverside Downtown Business Improvement District



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There is no monthly luncheon for the month of August

The next monthly luncheon will be Tuesday, September 25th at the Riverside Woman's Club located at 4092 10th Street. Speakers will be Councilman Andy Melendrez and Collette Lee on the Riverside Arts Academy and Cheryl Donahue of RCTC on September's Rail Safety Month.

The cost of the luncheon is \$22 with reservation by Friday prior to the meeting, or \$25 at the door. Please call the RDP Office at 951-781-7335 for reservations.

Reservations not cancelled by the prior Friday will be charged.



Message From the New City Manager – Al Zelinka

I'm pleased to share with members of the downtown Business Improvement District some news of the exciting changes that are taking place at City Hall, and to also share with you a bit of my philosophy of public service. I am immensely grateful to Mayor Bailey and the City Council for the opportunity to serve as your City Manager. I also am very thankful for the service our City Team provides every day to the Riverside community.

A bit of quick housekeeping: I was named City Manager in May, and the following month I announced my team, including Assistant City Managers Rafael Guzman and Lea Deesing. I did not fill my old job as Assistant City Manager and instead elevated two highly-valued members of the City Manager team – Carlie Myers and Moises Lopez – to the positions of Deputy City Manager. This reorganization allows the City Manager's Office to focus more intently on the policy objectives and priorities identified by our elected officials while also reducing costs by about \$150,000.

I'd also like to share with you something I call "5 by 5," which include 5 attributes and 5 areas of focus that help me stay on task and properly grounded, even when the days get long and hectic, to accomplish the important things we need to get done for the benefit of the public. These include:

- **Leadership:** Our elected leaders care about this community and strive to represent the diverse viewpoints of Riverside in their decision-making and interaction with each of us. Likewise, City departments care about this community and deliver services, solve problems and open doors to Riverside's promise every day.
 - **Community:** Riverside as a diverse community is complete with hard-working residents who are proud of living here and who want to do better for themselves and their families. It is a place with innumerable points of pride in the built and natural environments.
 - **Partnership:** Riverside is a community with unlimited potential and networks of social strength that can accomplish anything – think about The Cheech and CHAB. While people in Riverside may not always agree, they stay at the table with one another with an eye toward realizing the good for Riverside.
 - **Mindset:** It is inspiring to be part of a City where so many residents and businesses do things together and for one another. This community admits mistakes, learns from them, and becomes better as a result; it also celebrates its successes and its assets. The Riverside community, while not perfect, has a collective mindset that is largely outward-facing and wanting to do good.
 - **Elevating the Conversation:** The questions of "what can be?" and "what if?" are at the root of Riverside. Eleanor Roosevelt's quote that includes "Great minds talk about
- continued on next page*



Al Zelinka



Rafael Guzman



Lea Deesing



Carlie Myers



Moises Lopez


CITY MANAGER from page 1

ideas....” well represents what is most natural to this community. While there will always be aspects of criticism and negativity, Riverside is entrepreneurial and can-do by nature.

There also are 5 areas of focus our whole City Team and the community need to advance to ensure a promising future for Riverside. These areas are not “wants.” They are “needs,” and we need to draw from the above attributes to advance them together:

- **Riverside and the Region.** We need to: 1) advocate for the Inland Empire’s equitable share of scarce public resources and do our part to uplift the capacity of the region’s non-profit ecosystem to secure its share of philanthropic resources; and, 2) do our part to grow Riverside’s local economy and work in partnership to facilitate opportunities for improved quality of life for all.
- **The Riverside Brand.** We need to: 1) tell the Riverside story better than ever to heighten Riverside’s brand throughout the world; and, 2) communicate and engage more effectively than ever with Riverside residents and businesses.


- **Resilient Riverside.** We need to: 1) elevate the entire community’s preparedness for natural and human-caused conditions and events; and, 2) ensure the financial health of the city, and stretch Measure Z dollars for maximum public benefit locally.
- **Self-Reliant Riverside.** We need to: 1) align and leverage the city’s utilities to maximize local resource recovery and renewable energy production; and, 2) realize a second connection to the statewide electrical grid and prepare for our electric-based, information-driven future.
- **Riverside Serves.** We need to: 1) demonstrate continual improvement to the efficiency and effectiveness of providing public services; and, 2) improve the volunteerism infrastructure in Riverside to benefit all of Riverside.

Building upon the above 5 attributes and 5 areas of focus, I am confident our City Team will continue to excel in providing a responsive, engaged and innovative local government to the residents and business community of Riverside. Thank you, Riverside! 

The Riverside Art and Music Festival Returns

The Riverside Art and Music Festival will return for its third year on Saturday, September 15th. The event will close Ninth Street from Lemon to the alley way before Main Street. The stage will be located at the intersection of Orange and Ninth with audience viewing area on Orange back to University. Cultural performances will be featured from 4 pm until 7 pm when local bands will play until 10 pm.


Art and cultural exhibits will be on Ninth Street from Lemon to just before City Hall and will feature local artists and arts groups offering demonstrations, workshops, and sales. There will be a chalk art demonstration on Ninth near Lemon.

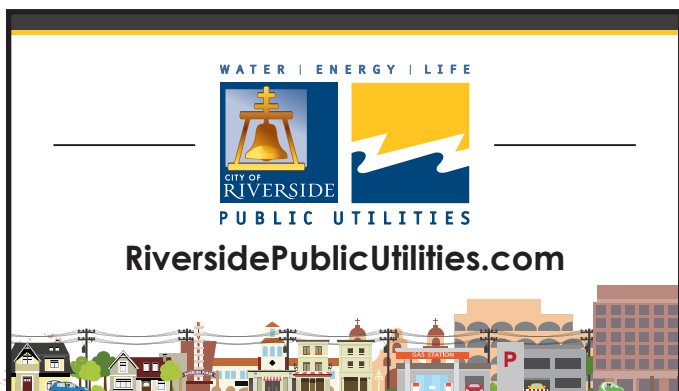
Both RDP and RAC will be reaching out to the arts and cultural community and local businesses to participate. For more information, visit www.RiversideArtandMusicFestival.com. 

Festival of Lights Vendor Applications Due August 10th

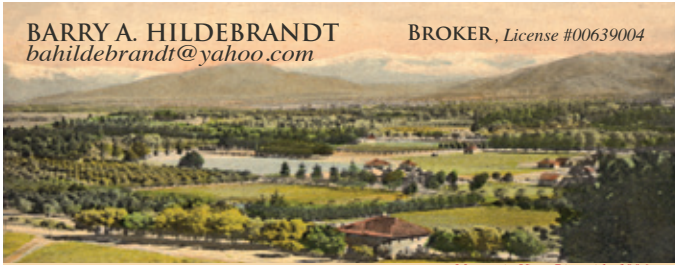
Downtown businesses who would like to be considered as potential vendors can now find applications online at <http://www.riversideca.gov/fol> Scroll down to ‘Vendor Application’ to find the PDF form that can be filled online.

All applications must be submitted electronically via email to SpecialEvents@riversideca.gov: Vendor applications are due by 4 pm on August 10th.

The Festival of Lights is the signature festival of the City of Riverside, which hosts the holiday event each year in cooperation with the historic Mission Inn Hotel and Spa. The Festival kicks off each year with a fireworks show and switch-on ceremony for the millions of holiday lights that drape the historic hotel. This year’s festival is scheduled for November 23rd to January 6, 2019. 



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Mountain View-Riverside-1906

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COUNCIL CORNER

Ward One Council Update

Contributed by Councilman Mike Gardner

Downtown Goings On

Downtown Construction: The Stalder project should have begun construction by the time you read this. Construction is anticipated to take approximately 24 months.

Food Lab is essentially complete and is anticipated to open in August. Work on Chow Alley will hopefully begin in late summer or fall.

The Imperial Lofts project is just wrapping up construction and residential units are anticipated to open in August. Some of the retail space may take longer than that as tenant improvements will be required.

The Lofts at Ninth are beginning to show real vertical development. The project will take about another year to complete.

The Hampton Inn construction at 5th and Market is moving quickly now and we should have a new hotel downtown in 2019.

The Centerpointe commercial project at 2nd and Market is complete and tenants are moving in. There is a new high end nail salon, foot massage and a 7-11 coming. The 7-11 has committed not to ask for alcohol sales. That would require a Minor Conditional Use Permit which is a discretionary permit on the part of the city. I have told 7-11 that I would not support alcohol sales at this location. Centerpointe has begun construction on the apartment block between 1st and 2nd. While there is not an announced completion date, I would anticipate a year to 18 months to have units ready for

occupancy.

The Council has approved a 13 unit condominium project at a vacant site at Chestnut and Mission Inn. The project is anticipated to begin construction shortly.

Main Street Mall: You may have noticed that the area between the pavers on the meandering walkway on the Main Street Mall has been regouted which makes the surface much smoother than it had been. This makes walking on the surface much less challenging although likely still a problem to people with high heels. It is clearly better for people with wheelchairs, walkers, crutches or canes.

City Hall Clock Tower and Fountain: The clock tower and fountain at City Hall, which was part of the original mall construction in the mid 1960's and was subsequently dedicated to the memory of Riverside Police Officers Leonard Christiansen and Paul Teel who were murdered on duty in 1972, has been renovated. The blue paint has been removed from the waterway of the clock tower and the underwater portions of the pools have been resealed. The pump for the waterfall on the clock tower needed replacement so that feature has been delayed beyond the remainder of the work. It looks much better and is once again a prominent landmark and fitting memorial to Officers Christiansen and Teel.

Mike Gardner



Ward Two Council Update

Contributed by Councilman Andy Melendrez

California Air Resources Board (CARB): Last year on October 27, 2017 The California Air Resources Board (CARB) today broke ground on its new state-of-the-art Southern California headquarters. The 380,000-square-foot building will be home to one of the largest and most advanced vehicle emissions testing and research facilities in the world. The headquarters will be LEED Platinum, the highest level awarded by the U.S. Green Building Council for the overall sustainability and energy efficiency of a building. The headquarters also will be the single largest net-zero energy structure in the nation, in terms of square footage and load. This represents an approximately \$366 million investment and will have around 450 high paying employment opportunities brought to Riverside.

The Chant Hot Pot Restaurant and Cafe: I am happy to announce that we finally have a developer who has a wonderful idea for a Café and Hot Pot Restaurant in the vacant lot between the Delia's Grinder and La Tapatia Market on 2039 University Avenue. The proposed Chant Chinese Shabu-Shabu Hot Pot Restaurant would create 35 restaurant jobs and an additional 100+ jobs during construction. The restaurant is scheduled to be completed and open in 2019.

Quail Run Apartments: Riverside is growing and the highly anticipated Quail Run Apartment Project is scheduled

to be completed in the first quarter of 2019. This market rate apartment complex is nestled in 19 acres of protected open space. This apartment complex will have approximately 216 residential units and 385 parking stalls for residents. The project site is located between Central Avenue and Quail Run Road behind the fire station. As we grow opportunities for housing are also growing. Keep an eye out for more details.

Riverside National Night Out: Come out and join us in The Annual National Night Out community-wide crime prevention program that is sponsored locally by the Riverside Police Department and our local businesses. These events are designed to heighten crime and drug prevention awareness, generate support for and participation in local anti-crime programs, strengthen neighborhood spirit and police community partnerships, and send a message to criminals letting them know that Riverside neighborhoods are organized and fighting back. There will be a series of Neighborhood social events held throughout the City from 6:00 to 9:00 P.M. Police & Fire personnel will be out in force and visiting events that are registered with the department.

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For more information on dates and times of National Night Out events see the list below or follow the link: <http://www.riversideca.gov/rpd/community/nno/nnopage1.asp>

August 7, 2018

- Islander Park Pool, 3794 Mt Vernon Avenue, Riverside, CA 92507, 6:30 P.M to 8:00 P.M.

- Patterson Park, 1846 W. Linden Street, Riverside, CA 92507, 5:00 P.M. to 7:00 P.M.
- Lincoln Park, 4261 Park Avenue, Riverside, CA 92507, 5:00 P.M. to 8:00 P.M.

Andy Melendrez



Arts Corner: UCR ARTS

UCR ARTS is proud to share its new name and new vision. Formerly known as ARTSblock, UCR ARTS is comprised of two unique entities — the California Museum of Photography and the Barbara and Art Culver Center of the Arts — and strives to encourage community engagement and an appreciation of art and photography by providing visitors a diverse range of exhibitions, performances, and educational programs. This name change is reflective of a renewed vision that embraces UCR ARTS relationship to the University of California, Riverside and a commitment to creating an inclusive and inviting place for the Riverside community and beyond.

Following four months of renovation, the California Museum of Photography, or CMP, has reopened its doors, giving access to its collection of 750,000 objects to visitors and scholars worldwide. The CMP is dedicated to preserving a holistic history of photography for future generations, offering a multitude of photographs and photography-related apparatus spanning across the medium's development as well as renowned and dynamic contemporary photography exhibitions.

Along with numerous facilities upgrades providing greater visitor experience, the CMP is excited to share the new Permanent Collection Gallery housed on the museum's third floor. Currently on view until Feb. 10 is *Collected*, an exhibition which centers on the first photograph collectors from the 19th century, who helped form the CMP's robust collection.

Also on view at the CMP until Dec. 9 is the touring exhibition,



a *Handful of Dust*. This internationally acclaimed exhibition debuted at Le Bal in Paris, showcasing at the Whitechapel Gallery in London and Pratt Institute in New York before making its way to the heart of Riverside, with the CMP being its only stop in the United States after New York. Centered on one peculiar photograph by artist Man Ray, a *Handful of Dust* presents a speculative history of the 20th century

and examines war, mortality, and ruin through the lens of dust.

Offering a multidisciplinary creative space, the Culver Center serves as an incubator for bold and artistic expressions. A host of art installations and exhibitions, community events, a weekly film program, and music, dance, and theatrical performances are presented year-round in the Culver's expansive atrium. Stay tuned for the opening of *Red Carpet in C* on Aug. 18. This large-scale, undulating installation will weave through the atrium, presenting a virtual translation of the relationship between music and architecture.

UCR ARTS is excited to offer exemplary exhibitions, performances, and scholarship for all audiences as it continues to widen its scope and serve as a place for the Inland Southern California community to come together and engage in robust arts and cultural programming. Learn more at ucrarts.ucr.edu.

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BUSINESS BUZZ

6 Ways to Increase Profits for Your Small Business

Increase profits and boost your bottom line with these changes.

by Mitchell York

Small business owners need to change their practices to focus more on profit, according to Patricia Sigmon, founder and president of David Advisory Group, a firm that specializes in helping CEO's and small and mid-sized businesses reengineer their business practices.

Sigmon, author of the book, *Six Steps to Creating Profit*, notes that nearly two-thirds of small businesses either didn't make a profit last year or failed to increase their profit from the year before.

Today, Sigmon is sharing a few of her key strategies small

business owners can take to cut costs, increase profits and improve their bottom lines.

1. Change Operating Procedures.

You need to generate more sales while reducing expenses. To increase your sales, try cross-selling—offering new services or goods that complement your current offerings (such as a chiropractor selling vitamins). Switch to a relationship-based sales model that gets customers coming back to you—offering monthly or yearly service plans, or a bundle of visits at a discounted price (like a series of 10 gym visits). Another

operational change that can increase profits is incentivizing new customers to try your product with specials deals, discounts, or short-term giveaways.

On the flip side, to trim expenses, try auditing your administrative functions. Are there routine tasks you could afford to outsource or eliminate in order to save money?

Would it be more cost-effective to hire part-time help instead of a full-time employee to do some of these tasks?

2. Stay Visible and Connected.

Accreditations, licenses, and certifications—for your business or for individual employees—can set you apart from your competition. Take your reputation online, using social media, your website, and a blog to connect with clients and make strategic alliances.

Use advertisement sharing with complementary businesses, find ways to leverage referral selling, and take advantage of affiliate marketing tools to drive new customers to your site. Eliminate stale, ineffective alliances that may be dragging you down.

3. Maximize Your Cash Flow.

One of the best ways to achieve a stable cash flow is to offer pre-paid retainers or ongoing payment plans for your clients. For example, instead of a one-off consulting contract at \$125 per hour for a full day, tweak your offering and give them a discounted 20-hour retainer plan at \$100 per hour. While your hourly rate would be less in this case, you'll be billing for a greater total dollar amount, and locking your client into a longer term arrangement.

At first, this may not seem as lucrative, but it establishes a relationship and keeps the door open for additional work. Maintenance contracts for service-based businesses are another way to create a new revenue stream.

4. Streamline Management Costs.

How efficient are your employees? How many customer leads do you get? How much are you owed in accounts receivable?

Questions like these need to be answered immediately, and to do so, you need to automate your business.

Create a system for employees to access and add data, keep all information updated and synchronized, and be sure to build in back-office administrative time (to manage your accounts and your business) into your project fees, hourly rates, or ongoing charges. Automation will allow your business to run smoothly, and will help a scaled-down workforce accomplish more back-office work.

5. Raise the Marketing Bar.

Networking used to mean cocktails and handshakes. Now, marketing is all about immediacy. Give your business an instant presence through online networks including Facebook, Twitter, YouTube, and LinkedIn.


Set up group meetings, sales presentations, and special promotions using webinars. Offer tutorials, demos, or new certification sessions as webcasts or podcasts for immediate download. Measure all of your marketing efforts to see which ones are cost-effective.

You can do this with a Customer Relationship Management (CRM) software solution linked to your accounts receivable system.

6. Make Everyone a Salesperson.

From telephone to email to face-to-face meetings, every employee has the opportunity to spread your company's message and engage in potential sales-generating behavior. Everyone needs to pitch in to help: cutting costs, selling, networking on the web, marketing, and more.

If you can get your employees invested and motivated to sell your message by encouraging self-development, through roundtables, conferences, lunch meetings, and webinars you'll be well on your way to creating an organization that's built around increasing profits.

Remember, it pays dividends to reward your employees that seek continuing education, or who make an extra effort to represent the company inside and outside of work. 

How Customer Perception Can Make or Break Your Business

by Alyssa Gregory

Customer perception affects not only those consumers who purchase your products or services, but also anyone who sees your product or service without engaging in a transaction. That's why it's important for all entrepreneurs to understand how their ideal customer—as well as the general public—might perceive their company. With both audiences in mind, small business owners can then craft a brand to move potential customers to action and encourage non-customers to share their perception with others who may be searching for a company just like yours.

What Defines Customer Perception?

A number of factors affect your customers' perception of your business, including advertising, social media, customer service, reviews and critiques, and public relations. Involved in all of these factors are four primary functions that create a response in your audience. First, your audience reacts to a

sensation (how does your product or service stimulate the customer's senses), which leads to capturing their attention (how effective is your campaign when using selective or subliminal perception marketing), which leads to initiating an interpretation (how your brand makes them feel), which leads to branding retention (how your product or service will stay in your audience's mind long after they have moved on from your marketing campaign or proximity to your business).

Customer perception theory takes a closer look at what motivates your audience to engage with your company and take action. Examining that motivation can help small business owners determine how to approach their advertising, customer feedback, public relations, social media marketing and customer service policies.

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How to Use Customer Perception to Improve Sales

The general public and your ideal customer are equally influenced by your brand, and it is your brand that drives customer perception. As a small business owner, influencing your customers' perception of your company in a positive way often translates into more customers acting on their perception by either purchasing your product or service, or by recommending your business to someone in search of it.

Here are a few recommendations on how to engage your customers and strengthen your brand, which will, in turn, affect their perception of your business.

1. Social Media Marketing

Social media is a valuable and relatively inexpensive marketing tool that can deliver significant ROI when managed well. But it's important not to spread your focus too thin and try to market on every social media platform. Instead, examine which platforms serve your business the best.

Social media platform options available today are varied, with new networks popping up regularly, so you need to be discerning when it comes to choosing the right social media platforms for your business. Some platforms are better suited for fast customer service and public relations responses, while others are better for powerful short visual campaigns that illustrate your product or services succinctly. Develop a strategy to craft a perception that meets your ideal customers' needs, and implement it where your they like to chat, share and engage.

2. Customer Service

There's an old anecdote about how a satisfied customer will tell 2 or 3 people about their experience with a company, but a dissatisfied customer will tell 8 to 10 people. What's the lesson? Every interaction can make or break your business, so never take any customer interaction for granted. However, it's also important to remember that quality customer service also includes setting boundaries on what customers can expect from you in a timely manner, as well as incorporating their feedback before larger problems arise.

3. Community Engagement

A common complaint shared among consumers today is how businesses that do not interact with a specific community for the majority of the year will suddenly seem to appear with massive advertising campaigns and higher visibility when it's financially or socially convenient. (For example, large banks and tech companies during annual Pride parades in June.) To

avoid being labeled a fair-weather friend, be visible in your community and in your customers' social circle throughout the year. Launch new campaigns and support community events "out of season" to show your audience that you share their values, beliefs and attitudes all year-round.


4. Selective Perception Marketing

It's virtually impossible for customers to pay attention to all the advertising they're bombarded with every day, so most people filter out the messages for products or services that don't interest them at that time. Companies who tailor their marketing strategy to get their product in front of the potential customers who aren't filtering out their industry are utilizing selective perception marketing, and the results are often effective. For example, placing ads for bookkeeping or small business accounting services in local coffee shops and co-working spaces to be seen by young entrepreneurs who may need your services is more cost-effective than placing an ad in a local newspaper.

5. Your Unique Selling Proposition

One of the smartest ways to cultivate a positive customer perception is to accentuate and promote what makes your business different from the competition. Your audience is constantly inundated with advertising, making it hard to break through the wall of sensory overload surrounding them daily. But it doesn't always take a larger budget or viral marketing campaigns to reach your ideal customer. Sometimes all you need is to know what you can offer that your potential customer wants, but your competitor does not, i.e., your unique selling proposition.

For some businesses like independent bookstores, the answer can be as simple as personalized recommendations, a sense of community and a display of awareness of what your customer needs in times of change and adversity.

Although seemingly obvious to many entrepreneurs starting a new business, customer perception can be a difficult field to navigate. Logic tells us that a great idea coupled with a strong business plan, expert functionality and efficient customer service should be enough to lead us on the path of entrepreneurial success. Yet reality teaches us that there's a reason why 50 percent of businesses fail in the first 5 years, and customer perception often plays in a role in that unfortunate outcome. But with careful examination of your audience's response to your business's marketing and customer engagement, you may be savvy enough to see your company succeed where others fail. 

SECURITY CORNER

Dangers of Cyber Attacks

by Marianne Bonner

If you are a small business owner, you might think your company is an unlikely target for a cyber-attack. After all, few criminals will bother attacking a little firm like yours when they can go after a big bank or insurance company, right? Unfortunately, the answer is no. Criminals attack small business more often than you might think.

In a 2016 survey of small and mid-sized businesses conducted

by the Ponemon Institute, 55% of respondents stated that they had experienced a cyber-attack within the previous year. Half of respondents had suffered a data breach. Only 14% considered their defenses against cyber vulnerabilities and attacks to be highly effective.

Cyber-attacks against big companies are well-publicized by the news media, while attacks against small firms generate

little attention. This can give small businesses a false sense of security. Yet, small firms are generally more vulnerable than large ones because they have fewer resources to devote to security. Thieves often take the path of least resistance, and small companies' systems are often easier to penetrate than those of large firms.

Types of Attacks

A cyber-attack may involve a hacker, a virus, malware, phishing or other activity on your computer system. Attacks can come from inside or outside your company. Inside attacks are often perpetrated by unscrupulous employees. Outside attacks may be committed by criminals located almost anywhere in the world, or sometimes even corporate spies.

Widespread Effects

A cyber-attack can be devastating because a single event can impact a business in many ways.

1. **Loss or Damage to Electronic Data** A cyber-attack can damage electronic data stored on your computers. For example, a virus damages your sales records, rendering them unusable. Recreating them is a time-consuming process that involves sifting through old invoices.
2. **Extra Expenses** A cyber-attack may cause you to incur extra expenses to keep your business operating. For instance, a hacker damages two of your computers, forcing you to rent two laptops so you can keep your business running until your computers are repaired.
3. **Loss of Income** An attack may also cause a loss of income. For instance, a denial of service attack makes your computer system unavailable to customers for two days. You are forced to shut down your business during that period, and your customers go to your competitors. The two-day shutdown causes you to lose income.
4. **Network Security and Privacy Lawsuits** A cyber thief may steal data stored on your computer system that belongs to customers, vendors and other parties. These parties may sue your firm. For example, a cyber-thief hacks into your system and steals a customer's confidential file that reveals his sexual orientation. The hacker makes that information public. Your customer is a prominent member of your community, and sues you for invasion of privacy. Alternatively, a hacker steals information about a customer's upcoming merger. The merger falls through due to the data theft. The customer sues you for failure to protect its data, alleging that your negligence caused the company to incur a financial loss.
5. **Extortion Losses** A hacker steals sensitive data (yours or someone else's) and then threatens to post it on the Internet unless you pay him a \$50,000 ransom. Alternatively, you accidentally download ransomware by opening infected email. The malware encrypts your data, rendering it unusable. The perpetrator then demands a ransom payment in exchange for an

electronic key that allows you to "unlock" the encrypted files.

6. **Notification Costs** Most states have passed laws requiring you to notify anyone whose data was breached while in your possession. You may also be required to tell the victims what steps you are taking to remedy the situation.
7. **Damage to Your Reputation** A cyber-attack can seriously damage your company's reputation. Potential customers may avoid doing business with you, believing you are careless, your internal controls are weak or that an association with you will damage their reputation.

Risks of Using the Internet

Like many small businesses, your firm probably uses the Internet. Perhaps you maintain a company website that you use to advertise products or educate potential clients about your industry. Maybe you sell products or offer a service that customers can purchase online. Any of these activities can generate cyber risks.

Information you post on the Internet may be a source of lawsuits against your firm. For instance, a competitor alleges that you libeled his company in an ad you posted online. Alternatively, an industry rival claims that you infringed on his firm's copyright, trademark or other intellectual property right.

Little Coverage under Standard Policies

Most standard property and liability policies provide minimal, if any, coverage for the types of risks described above. A major problem with commercial property policies is that they exclude electronic data under the definition of covered property. While they may provide a small amount of coverage for damage to data caused by viruses and other perils, they do not generally cover losses involving hacking or extortion.

General liability policies mainly cover claims alleging bodily injury or property damage. Most cyber-attacks do not result in bodily injury or property damage, as these terms are defined in the policy. In addition, liability policies contain exclusions that eliminate coverage for many potential cyber claims. For example, Coverage A (Bodily Injury and Property Damage Liability) excludes damage to electronic data. Coverage B (Personal and Advertising Injury) excludes infringement of copyright, patent, trademark or trade secret.

As you can see, relying on standard property and liability policies as your main source of protection against cyber-attacks is a bad idea. You can safeguard your firm by purchasing cyber liability insurance.

*Business BUZZ and Security Corner Articles from
www.thebalancesmb.com.*



RDP Welcomes New Businesses to Downtown

B & D Antiques and Collectibles • Bordeaux Iron (antiques)
Tesla Lamps (home furnishings) • The Silk Basket (antiques) • Troyas Vintage (antiques)
Less Legal Stress • Maggie's Memories (antiques) • Monty's Good Burger • XTYK (apparel)



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Press deadline is the 15th of
each month prior to publication.

For Downtown News Alerts email
Janice@riversidedowntown.org

For Events email
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RDP Facebook Page

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Mike Gardner
Andrew Guerra – ABP

Andy Melendrez



Local Artists & Organizations

Chalk Art | Local Entertainment

Demonstrations & Workshops

FREE CONCERT

Saturday, September 15, 2018
4:00 p.m. - 10:00 p.m.

9th St. & Orange St., Downtown Riverside, CA

www.RiversideArtandMusicFestival.com

