International Council For Industrial Security & Safety Management

Newsletter: January 2010

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Bloom time or gloom time – Security Industry will grow!

Despite of gloom in the USA and economic recession worldwide, security industry will continue to grow as uncertain times give insecurity to the industries and to the societies.

In bloom time, the demand for better security increases due to more wealth creation and prosperity. In gloom time, the rate of crime increases with increased sense of insecurity. Therefore it is rightly said that in bloom time or gloom time - security industry will continue to grow!

Capt S B Tyagi, FISM, CSC

Happy Independence Day!

FOOD FOR THOUGHT:

After terrorist acts, can the Government work silently with eloquent results!

Ready for the worst & hoping for the best!

This is the time when everyone is wishing every one well! With so much wellness being exchanged, no doubts must exist in any one's mind that this year shall not be well for all! What then there is lingering doubt? Why then there is fear of unknown? Why are we not comfortable with the thought that this year brings us wellness and joy?

For one reason, we have been cursed with a neighbor working overtime to weaken our very foundation based on trust and confidence. For other reason, we are doomed to have politicians who have no morale, no principles, and no compunction on being wrong and when their wrongs are found-out they insist them being right! With these external and internal reasons no country big or small can ever live happily. We can annihilate the external enemies with sheer military power, but what to do with the internal enemies? Social changes have apparently started which will shape the destiny of our nation. Indian approach which is basically Hindu approach finds silver lining even in darkest clouds. Dark clouds came over Indian sky many times covering it with despondency but only for few days before showing the silver lining in the shape of new awakening in the hearts of young ones.

These young-ones raised the voice so far unheard, they found the resolve so far not seen; they found the determination so far not witnessed - to get up and get counted. In one Arabic language religious book there is exhortation to the faithful believers called: ***"Labbaik"*** meaning to get up and get counted for the day of reckoning god will ask them to identify themselves if they did right things to justify their existence. This generation which we derisively referred till few days back as 'gen-x' is the generation of level-headed youths. They are the achievers much better than the present one – qualitatively and quantitatively as otherwise we would not have seen the steady progress which India is making despite heavy odds. This generation has decided to change to society, so be it so!

The early indications are the recently held elections in which voters' age-profile indicates that youths have exercised their franchise in large numbers. This is sure sign of their desire to change the political leadership. They will help in changing the political system is beyond doubts! This finally will change India's response to our rogue neighbor Pakistan. Sooner than later Pakistan will either learn to co-exist peacefully or will cease to exist at all! Till such time security forces will have to do much harder job than expected. God forbid, when next time comes, we security professionals must not appear to be lacking in any which way.

Terrorism and counter-terrorism

Three trends in terrorism are identified in the USA (Department of State) report which is independently reflected in the work of analysts elsewhere -

- First is the emergence of so called "micro actors," in part spurred by U.S. successes in isolating or killing much of al-Qaeda's leadership. The result is an Al-Qaeda with a more subdued, although arguably still significant, operational role, but assuming more of an ideological, motivational, and propaganda role.

- Second is the trend toward “sophistication”; i.e. terrorists exploiting the global flow of information, finance, and ideas to their benefit, often through the internet.

- Third is an increasing overlap of terrorist activity with international crime, which may expose the terrorists to a broad range of law enforcement countermeasures.

Terrorism Guide

Terrorism is the cruelest of crimes; it feeds off the personal suffering by luring governments into actions that abandon hard-earned freedoms of modern civilization. Gargantuan budgets committed to security mock the lives lost in poor countries to preventable disease and hunger. The dark complexity of suicide attacks has exposed inadequacies of security forces, moral philosophers, psychologists and theologians alike. Failing to take advantage of the universal revulsion at the events of September 2001, the "war on terror" has instead magnified the global threat of terrorism.

The Elusive Definition of Terrorism

Rebels, insurgents, paramilitaries, separatists, militants, guerrillas, insurrectionists, fundamentalists... are these all terrorists? Or does terrorism claim its own exclusive niche? The exasperating inability to define terrorism is betrayed in the UN 2006 Global Counter-Terrorism Strategy - "we, the States Members of the United Nations...strongly condemn terrorism in all its forms and manifestations, committed by whomever, wherever and for whatever purposes".

The Just Cause Conundrum

The difficulty in constructing a definition which eliminates any just cause for terrorism is that history provides too many examples of organizations and their leaders branded as terrorists but who eventually evolved into respected government. This has applied particularly to national liberation movements fighting colonial or oppressive regimes, engaging in violence within their own countries often as a last resort. Jomo Kenyatta of Kenya spent years of his life in peaceful independence advocacy with the British government before his involvement with the Mau Mau rebellion. Another convicted "terrorist", Nelson Mandela, wrote in his autobiography: "the hard facts were that 50 years of non-violence had brought (my) people nothing but more repressive legislation, and fewer rights".

Counter-Terrorism

Counter-terrorism is a massive global industry which takes place at various levels, ranging from local police investigation of terrorist acts to the invasion of Afghanistan to oust the Taliban and hunt down al-Qaeda leaders.

International border control in India is fraught and trying for all concerned. Long and disputed international border need man and material of such dimension that leaves Indian economy drained out to that extent that it hurts the national growth rate. We also do not know whom to stop and where to stop. Terrorists have so far used all three dimensions to gain entry into our territories. The national data base of known criminals and terrorist is nonexistent.

There are over one million names in the US Terror Watch list of suspects, an FBI compilation which lost all credibility during 2008 with the discovery that it contained the names of Nelson Mandela and his ANC colleagues. Western countries also publish lists of proscribed terrorist groups which link to laws prohibiting membership and movement of funds.

Fear of nuclear or biological attack inevitably dominates counter-terrorist thinking and explains the obsessive attention to perceived "rogue states" such as North Korea, Iran and Pakistan.

"The very purpose of existence is to reconcile the glowing opinion we have of ourselves with the appalling things that other people think about us."

- Quentin Crisp

Introduction to How Liquid Body Armor Works

Courtesy: A S Brar, Senior Inspector (F&S), GAIL (India) Ltd.

The basic idea behind body armor hasn't changed very much in the past few thousand years. First, armor stops weapons or projectiles from reaching a person's body. Second, it diffuses the weapon's energy so that the final impact causes less damage. While it's not effective in every situation, armor can generally help protect people from serious injury or death, especially against the right weaponry.

Over the years, people have had to develop stronger and more advanced armor to protect against increasingly sophisticated weapons. However, in spite of these improvements, modern body armor still has some of the same shortcomings as ancient forms of armor. Whether it's made from metal plates or layers of fabric, armor is often heavy and bulky. Many types are rigid, so they're impractical for use on arms, legs and necks. For this reason, medieval suits of plate armor had gaps and joints to allow people to move around, and the body armor used today often protects only the head and torso.

Ancient body armor has a lot in common with modern body armor. Both provide protection against weapons but are heavy, bulky and inflexible

One of the newest types of body armor, though, is both flexible and lightweight. Oddly enough, this improvement comes from the addition of liquid to existing armor materials. While it's not entirely ready for combat, laboratory research suggests that liquid body armor has the potential to be a good replacement for or supplement to bulkier vests. Eventually, soldiers, police officers and others may be able to use it to protect their arms and legs.

The two primary types of liquid body armor currently in development both start with a foundation of **DuPont Kevlar**, commonly used in bulletproof vests. When a bullet or a piece of shrapnel hits a Kevlar vest, the layers of material spread the impact over a large surface area. The bullet also stretches the Kevlar fibers, expending energy and slowing down in the process. The concept is similar to what happens when a car air bag spreads the impact and slows the movement of a person's torso during a collision.

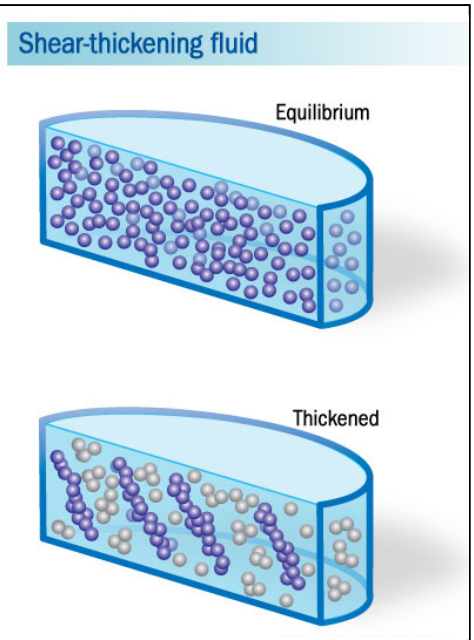
Although Kevlar is a fabric, Kevlar armor does not move or drape the way clothing does. It takes between 20 and 40 layers of Kevlar to stop a bullet, and this stack of layers is relatively stiff. It's also heavy -- a vest alone often weighs more than 10 pounds (4.5 kilograms), even without ceramic inserts for additional protection.

Shear-thickening fluid used for liquid body armor

Two different fluids, however, can allow Kevlar armor to use far fewer layers, making it lighter and more flexible. Both of them have one thing in common -- they react strongly in response to a stimulus. Next, we'll look at what these liquids are made of and why they react the way they do.

Shear-thickening Fluid (STF)

The term "liquid body armor" can be a little misleading. For some people, it brings to mind the idea of moving fluid sandwiched between two layers of solid material. However, both types of liquid armor in development work without a visible liquid layer. Instead, they use Kevlar that has been soaked in one of two fluids.



Before impact, the particles in shear-thickening fluid are in a state of equilibrium. After impact, they clump together, forming solid structures

The first is a **shear-thickening fluid (STF)**, which behaves like a solid when it encounters mechanical stress or **shear**. In other words, it moves like a liquid until an object strikes or agitates it forcefully. Then, it hardens in a few milliseconds. This is the opposite of a **shear-thinning fluid**, like paint, which becomes thinner when it is agitated or shaken.

You can see what shear-thickening fluid looks like by examining a solution of nearly equal parts of cornstarch and water. If you stir it slowly, the substance moves like a liquid. But if you hit it, its surface abruptly solidifies. You can also shape it into a ball, but when you stop applying pressure, the ball falls apart.

Here's how the process works. The fluid is a **colloid**, made of tiny particles suspended in a liquid. The particles repel each other slightly, so they float easily throughout the liquid without clumping together or settling to the bottom. But the energy of a sudden impact overwhelms the repulsive forces between the particles - they stick together, forming masses called **hydroclusters**. When

the energy from the impact dissipates, the particles begin to repel one another again. The hydroclusters fall apart, and the apparently solid substance reverts to a liquid.

The fluid used in body armor is made of **silica** particles suspended in **polyethylene glycol**. Silica is a component of sand and quartz, and polyethylene glycol is a polymer commonly used in laxatives and lubricants. The silica particles are only a few nanometers in diameter, so many reports describe this fluid as a form of nanotechnology. To make liquid body armor using shear-thickening fluid, researchers first dilute the fluid in ethanol. They saturate the Kevlar with the diluted fluid and place it in an oven to evaporate the ethanol. The STF then permeates the Kevlar, and the Kevlar strands hold the particle-filled fluid in place. When an object strikes or stabs the Kevlar, the fluid immediately hardens, making the Kevlar stronger. The hardening process happens in mere milliseconds, and the armor becomes flexible again afterward.

Treated Kevlar after impact from a bullet

In laboratory tests, STF-treated Kevlar is as flexible as plain, or neat, Kevlar. The difference is that it's stronger, so armor using STF requires fewer layers of material. Four layers of STF-treated Kevlar can dissipate the same amount of energy as 14 layers of neat Kevlar. In addition, STF-treated fibers don't stretch as far on impact as ordinary fibers, meaning that bullets don't penetrate as deeply into the armor or a person's tissue underneath. The researchers theorize that this is because it takes more energy for the bullet to stretch the STF-treated fibers.

Research on STF-based liquid body armor is ongoing at the U.S. Army Research Laboratory and the University of Delaware. Researchers at MIT, on the other hand, are examining a different fluid for use in body armor.

The Slow Blade Penetrates the Shield

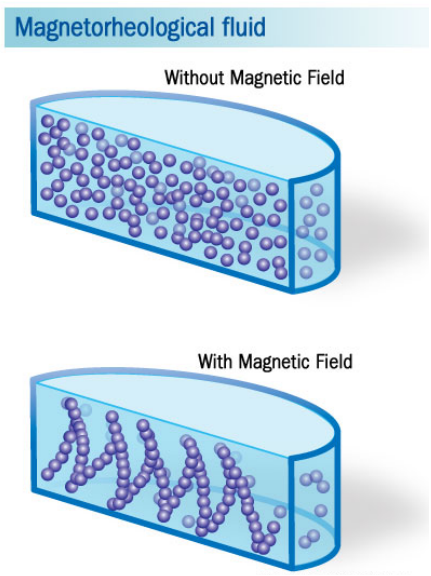
STF-based body armor has parallels in the world of science fiction. In the universe of Frank Herbert's "Dune," a device called a Holtzman generator can produce a protective shield. Only objects moving at slow speeds may penetrate this shield. Similarly, slowly-moving objects will sink through shear-thickening fluid without causing it to harden. In low-speed, or **quasistatic**, knife tests, a knife can penetrate both neat Kevlar and STF-treated Kevlar. However, the STF-treated Kevlar sustains slightly less damage, possibly because the fluid causes the fibers to stick together.

Magneto rheological (MR) Fluid

The other fluid that can reinforce Kevlar armor is **magneto rheological (MR) fluid**. MR fluids are **oils** that are filled with **iron** particles. Often, surfactants surround the particles to protect

them and help keep them suspended within the fluid. Typically, the iron particles comprise between 20 and 40 percent of the fluid's volume.

The particles are tiny, measuring between 3 and 10 microns. However, they have a powerful effect on the fluid's consistency. When exposed to a magnetic field, the particles line up, thickening the fluid dramatically. The term "magneto rheological" comes from this effect. Rheology is a branch of mechanics that focuses on the relationship between force and the way a material changes shape. The force of magnetism can change both the shape and the viscosity of MR fluids.



When exposed to a magnetic field, the particles in magneto rheological fluid align along the field lines

The hardening process takes around twenty thousandths of a second. The effect can vary dramatically depending on the composition of the fluid and the size, shape and strength of the magnetic field. For example, MIT researchers started with spherical iron particles, which can slip past one another, even in the presence of the magnetic field. This limits how hard the armor can become, so researchers are studying other particle shapes that may be more effective.

As with STF, you can see what MR fluids look like using ordinary items. Iron filings mixed with oil create a good representation. When no magnetic field is present, the fluid moves easily. But the influence of a magnet can cause the fluid to become thicker or to take a shape other than that of its container. Sometimes, the difference is very visually dramatic, with the fluid forming distinctive peaks, troughs and other shapes. Artists have even used magnets and MR fluids or similar Ferro fluids to create works of art.

Magneto rheological fluid before and after exposure to a magnetic field

With the right combination of density, particle shape and field strength, MR fluid can change from a liquid to a very thick solid. As with shear-thickening fluid, this change could dramatically increase the strength of a piece of armor. The trick is activating the fluid's change of state. Since magnets large enough to affect an entire suit would be heavy and impractical to carry around, researchers propose creating tiny circuits running throughout the armor.

Without current flowing through the wires, the armor would remain soft and flexible. But at the flip of the switch, electrons would begin to move through the circuits, creating a magnetic field in the process. This field would cause the armor to stiffen and harden instantly. Flipping the switch back to the off position would stop the current, and the armor would become flexible again.

Other Uses for MR Fluids

MR fluids have numerous uses besides strengthening body armor. Their ability to change from liquids to semisolids almost instantly makes them useful for dampening impacts and vibrations in items like:

- Car shock absorbers
- Washing machines
- Prosthetic limbs
- Bridges

Since it can instantly and reversibly change shape, it could also be used to create scrolling Braille displays or reconfigurable molds.

In addition to making stronger, lighter, more flexible armor, fabrics treated with shear-thickening and magneto rheological fluids could have other uses as well. For example, such materials could create bomb blankets that are easy to fold and carry and can still protect bystanders from explosion and shrapnel. Treated jump boots could harden on impact or when activated, protecting paratroopers' boots. Prison guards' uniforms could make extensive use of liquid armor technology, especially since the weapons guards are most likely to encounter are blunt objects and homemade blades.

Saudi Suicide Bomber Hid IED in His Anal Cavity

Courtesy: Mr. Bhima, Security Manager-India, Wells Fargo India Solutions Pvt Ltd

Some interesting piece of news from the Security World!
This is mind blowing!!!!!!!!!!!!!!!!!

People with intelligent but dangerous intentions can never be outclassed by technology. That is why it is said – RISK CAN ONLY BE MITIGATED BUT NEVER BE ELIMINATED TO ZERO LEVEL. This is what companies should understand but, continue to strive only, to – Reduce the vulnerability levels. An afiliate of al Qaeda has taken a page from the drug mule's playbook, hiding an improvised explosive device (IED) in the anal cavity of a suicide bomber who detonated himself in late August in Saudi Arabia, reports the Australian Associated Press (AAP).

The terrorist, a wanted militant from al-Qaeda on the Arabian Peninsular (AQAP), pretended to renounce terrorism and repent in order to get close to Prince Mohammed bin Nayef, Saudi Arabia's deputy interior minister who leads the kingdom's counter-terrorism campaign.

In the attack on August 28, the bomber obliterated himself but the prince survived shaken but unharmed.

AQAP claimed credit for the attack in an internet statement but was coy about the method, declaring: "No one will be able to know the type of this device or the way it was detonated. The AAP credits the U.S. private intelligence services firm, STRATFOR, with the intimate details of the suicide bombing. According to the firm's intelligence report, the bombing signals a paradigm shift in suicide bombing tactics. The third tactical shift is perhaps the most interesting, and that is the use of an IED hidden in the anal cavity of the bomber. Suicide bombers have long been creative when it comes to hiding their devices. In addition to the above-mentioned IED in the camera gear used in the Masood assassination, female suicide bombers with the Liberation Tigers of Tamil Eelam have hidden IEDs inside brassieres, and female suicide bombers with the Kurdistan Workers' Party have worn IEDs designed to make them look pregnant. However, this is the first instance we are aware of where a suicide bomber has hidden an IED inside a body cavity.

It is fairly common practice around the world for people to smuggle contraband such as drugs inside their body cavities. This is done not only to get items across international borders but also to get contraband into prisons. It is not unusual for people to smuggle narcotics and even cell phones into prisons inside their body cavities (the prison slang for this practice is "keistering"). It is also not at all uncommon for inmates to keister weapons such as knives or improvised stabbing devices known as "shanks." Such keistered items can be very difficult to detect using standard search methods, especially if they do not contain much metal.

The firm says that the modest amount of explosives able to fit inside a human anal cavity means the tactic is ideal for assassination. "It does pose real issues for airline security if the bomb is inside the person," Dr Carl Ungerer, national security policy director for the Australian Strategic Policy Institute. "That's why perhaps there is now going to be a real push for these scanning type machines." It is still a mystery how the suicide bomber detonated the IED inside him, although a remote control is the most likely culprit. The incident does reveal insecurity of different type. If someone can conceal an IED inside their body, they could carry it on a plane, remove it, and then detonate it in "a strategic location," says STRATFOR.

Sleep Tight: Tips on Hotel Security

Before You Arrive

In choosing a hotel, treat safety and security as you would any other amenity. Make sure that you (or your travel agent or tour operator) consider the following before reserving a room:

- **Has hotel staff undergone security and emergency management training in the past year?**
- **Does the hotel have an emergency evacuation plan?**
- **Are background checks performed on all members of the staff?**
- **Does the hotel have security personnel on duty 24/7?**

- **Confirm that the hotel has sprinklers in every room.** (Check out safeplace.com for other crucial fire-safety tips.)
- **Avoid rooms facing busy streets or with ground-level windows.** Sliding doors that front pools or beach areas should also be avoided. If rooms are directly over the lobby, stay on the fourth floor or higher).
- **Reserve a room located between the third and seventh floors**—away from prowlers who can gain access from the street and within reach of most fire-department ladders.
- **Women traveling alone should avoid staying in rooms by stairwells and elevators.** In off-hours, they should not hesitate to request that a hotel employee escort them to their room.
- **Don't stay next to government offices, embassies, landmarks, or religious centers,** especially in destinations where there's been recent unrest or that have been the subject of a U.S. State Department travel warning or alert.
- **Only stay at hotels with electronic key-card access.** In high-crime cities such as Rio de Janeiro and Mexico City, make sure the property's elevators also require key cards.

At Check-In

- **Did the hotel receptionist announce your room number?** If so, experts say you should request another room. Properly trained employees will show you your room number—and never broadcast it.
- **Request a map of the hotel and your floor.** Have the bellboy show you to your room and point out all elevators and emergency exits and evacuation routes. Then, on your own, count the number of doors between your room and the exits, in case you need to escape in smoke or darkness.

During Your Stay

- **Don't indicate that you're a solo traveler or are not in your room.** Instead of hanging the please make up this room card on the door, call housekeeping to request maid service. Also avoid leaving a room-service breakfast-order card on the doorknob that is clearly for just one person. Instead, phone room service before going to bed.
- **Use valet parking,** especially if the hotel's garage is dimly lit or the destination has a high crime rate.
- **Always ask the concierge about the safety of any area you're setting out to see.** Neighborhoods can change and new threats can emerge since the last time you visited or since the guidebook you're using was printed.

In an Emergency

iJet, a risk-management firm, had 40 clients in Mumbai during the attacks, 11 in the two hotels under siege. iJet representatives talked these travelers through the same instructions they use in the event of a hurricane, a tornado, a biological or chemical attack, or, as was the case in Mumbai, being trapped in a building with armed assailants. Here are key points to follow:

- **Avoid windows:** Many were killed after the initial Islamabad Marriott blast because they rushed to see what happened.
- **Double-lock your door and barricade it with heavy furniture.**

- **Drag the mattress to the center of the room and hunker down under it -** the mattress will provide a buffer in case of gunfire.
- **If there is smoke, stuff wet towels under the door.**
- **Don't broadcast your whereabouts.** The temptation, of course, will be to call loved ones on your cell phone, but chatter can alert attackers to your presence. While trapped in the basement of the Taj in Mumbai, Judy Hevrdejs, the dining editor of the Chicago Tribune, listened in horror as people screamed into their cell phones to family abroad, "We're in the basement!"

http://www.concierge.com/cntraveler/articles/500280

Cyber Security Tip: Good Security Habits

Courtesy: Capt G Nagaraj, Senior Manager (Security), GAIL

There are some simple habits you can adopt that, if performed consistently, may dramatically reduce the chances that the information on your computer will be lost or corrupted. How can you minimize the access other people have to your information?

You may be able to easily identify people who could, legitimately or not, gain physical access to your computer - family members, roommates, co-workers, members of a cleaning crew, and maybe others. Identifying the people who could gain remote access to your computer becomes much more difficult. As long as you have a computer and connect it to a network, you are vulnerable to someone or something else accessing or corrupting your information; however, you can develop habits that make it more difficult.

- Lock your computer when you are away from it. Even if you only step away from your computer for a few minutes, it's enough time for someone else to destroy or corrupt your information. Locking your computer prevents another person from being able to simply sit down at your computer and access all of your information.

- Disconnect your computer from the Internet when you aren't using it. The development of technologies such as DSL and cable modems has made it possible for users to be online all the time, but this convenience comes with risks. The likelihood that attackers or viruses scanning the network for available computers will target your computer becomes much higher if your computer is always connected. Depending on what method you use to connect to the Internet, disconnecting may mean disabling a wireless connection, turning-off your computer or modem, or disconnecting cables. When you are connected, make sure that you have a firewall enabled (see Understanding Firewalls for more information).

- Evaluate your security settings. Most software, including browsers and email programs, offers a variety of features that you can tailor to meet your needs and requirements. Enabling certain features to increase convenience or functionality may leave you more vulnerable to being attacked. It is important to examine the settings, particularly the security settings, and select options that meet your needs without putting you at increased risk. If you install a patch or a new version of the software, or if you hear of

something that might affect your settings, re-evaluate your settings to make sure they are still appropriate (Use search words on your internet search engine ‘Understanding Patches’, ‘Safeguarding Your Data’, and ‘Evaluating Your Web Browser's Security Settings’ to get more information on these matters).

What other steps can you take?

Sometimes the threats to your information aren't from other people but from natural or technological causes. Although there is no way to control or prevent these problems, you can prepare for them and try to minimize the damage.

- Protect your computer against power surges and brief outages. Aside from providing outlets to plug in your computer and all of its peripherals, some power strips protect your computer against power surges. Many power strips now advertise compensation if they do not effectively protect your computer. Power strips alone will not protect you from power outages, but there are products that do offer an uninterruptible power supply when there are power surges or outages. During a lightning storm or construction work that increases the odds of power surges, consider shutting your computer down and unplugging it from all power sources.

- Back up all of your data. Whether or not you take steps to protect yourself, there will always be a possibility that something will happen to destroy your data. You have probably already experienced this at least once - losing one or more files due to an accident, a virus or worm, a natural event, or a problem with your equipment. Regularly Backing-up your data on a CD or network reduces the stress and other negative consequences that result from losing important information (Use given search words on your internet search engine ‘Real-World Warnings’, ‘Keep You Safe Online’ for more information).

- Determining how often to back up your data is a personal decision. If you are constantly adding or changing data, you may find weekly backups to be the best alternative; if your content rarely changes, you may decide that your backups do not need to be as frequent. You don't need to back up software that you own on CD-ROM or DVD-ROM. You can reinstall the software from the original media if necessary.

Authors: Mindi McDowell, Allen Householder

Both the National Cyber Security Alliance and US-CERT have identified this topic as one of the top tips for home users.

Revised IT Act will strengthen security and privacy of data

The focus of amendments in the Information Technology Act is to strengthen security and privacy of data, the Minister of State for Communication and Information Technology, Mr. Sachin Pilot, told the Rajya Sabha. He said, the Information Technology Act, 2000 along with

the amendment proposed through the Information Technology (Amendment) Act, 2008 provides for privacy of information held in the computer systems and networks.

The provisions also empower Government to prescribe guidelines for making service providers and intermediaries accountable and responsible towards consumers/ subscribers. He said, the Information Technology (Amendment) Act, 2008 inter-alia includes provisions for addressing protection of critical information infrastructure; privacy of information held in computer system and networks, breach of confidentiality and privacy, audit of electronic records, enabling public-private partnership in the area of e-Governance, conclusion of contract through electronic means, dishonestly stolen computers or communication device, spam, identity, theft, cheating by personality, violation of privacy, cyber terrorism and child pornography.

Section 43, 43A, Section 72 and Section 72A of the Act address the issue of breach of confidentiality and privacy. Section 43A fixes the responsibility on the body corporate and companies to adequately protect the sensitive data or information which they own, possess, control or operate.

Section 72 provides penalty for breach of confidentiality and privacy. Section 72A provides for breach of lawful contract which will prevent any intermediary and service provider, who has secured any material or information from a user, from passing it on to other persons, without the consent of user.

Electronic tool from Willis to measure Hotel Business Risks

Measuring business risk is tough. For hotels, faced with multiple risks, the challenge is more daunting. Now, experts are at work to help them measure their risks fast. Willis Ltd, the third largest insurance broker in the world that controls $ 35 billion (about Rs 1.68 lakhs crore) in insurance premiums, is developing an electronic model that will help hotels to quickly analyze a wide range of risks - from terrorism and computer viruses to key executives leaving.

Speaking at a seminar on Enterprise Risk Management & Insurance for the Leisure and Hospitality industry organised by Willis Insurance Brokers, Laurie Fraser, Global Market Leisure Practice Leader, Willis Ltd (UK) said on Wednesday the model will be launched in the last quarter of 2009, with clients being given access through passwords. “The electronic model will enable hotels to analyze all kinds of risks such as cyber risks, operational risk, and human resources risk, supply chain and will even include terrorism risk,” Fraser said. “They can assess the financial damage that can happen due to a particular risk - for instance a top sales person quitting, a fire in the hotel, an injury to the guest or to an employee.”

The model would help chief financial officers decide where to spend capital for risk protection. “The electronic model will be launched in the last quarter of 2009 on the Willis website and clients will be given access through a password,” he said. Illustrating the risk-linked business, Lance J Ewing, Vice-President, Risk Management, at Harrah's (which runs hotels and casinos) said, "We spend $ 50 million as claims each year. This claim amount is paid partly by us and partly through insurance. Last year, we had 140 auto claims, 14,000 general liability claims and 4,000 employee claims."

: HT Correspondent

In Case of Emergency (ICE)

V Krishna Kumar, Asstt. Manager (Security), NDPL

We all carry our mobile phones with names & numbers stored in its memory but nobody, other than ourselves, knows which of these numbers belong to our closest family or friends.

If we were to be involved in an accident or were taken ill, the people attending us would have our mobile phone but wouldn't know who to call. Yes, there are hundreds of numbers stored but which one is the contact person in case of an emergency? Hence this "ICE" (In Case of Emergency) Campaign! The concept of "ICE" is catching on quickly. It is a method of contact during emergency situations. As cell phones are carried by the majority of the population, ***all you need to do is store the number of a contact person or persons who should be contacted during emergency.***

Store the no with names prefixed by "ICE". E.g.

First name – ICE Akhil
Last name - Pandey

This way all "ICE" (In Case of Emergency) will appear together.

The idea was thought up by a paramedic who found that when he went to the scenes of accidents, there were always mobile phones with patients, but they didn't know which number to call. He therefore thought that it would be a good idea if there was a nationally recognized name for this purpose. In an emergency situation, Emergency Service personnel and hospital Staff would be able to quickly contact the right person by simply dialing the number you have stored as "ICE." For more than one contact name simply enter ICE1, ICE2 and ICE3 etc.

Please share this with others. It won't take too many efforts before everybody will know about this. It really could save your life, or put a loved one's mind at rest.

Remember: ICE will speak for you when you are not able to!

"Treat all disasters as if they were trivialities but never treat a triviality as if it were a disaster."

- Quentin

Tragedy of Pakistan – being a nuclear power with no clear power.

Suggestions & feedback may be sent to us on e-mail: captsbtyagi@yahoo.co.in