

# Real Estate Agents & Brokers

*Help Protect Your Business from the Costly Consequences of Cybercrime - Real Estate Professionals face an increasing threat of cybercrime – It may be when, not if, a business is attacked. The optional Cyber Extension Endorsement provides broad coverage features with the all-in-one convenience of inclusion with the Real Estate Agent & Brokers Errors and Omissions policy.*



“Protecting your good name as if it were our own”

## Cyber Extension Endorsement Highlights

### 1st Party Coverages

- Restoration Costs Pays for expenses when data assets are damaged.
- Data Breach The legal fees, forensics fees, notification costs, identity theft prevention and restoration costs, and call center costs related to a data breach.
- PCI Compliance Violations Protects against fraud recovery, card reissuance costs, case management fees, and fines and penalties imposed pursuant to a merchant contract.
- Network Disruption Reimburses the Insured for lost profits, extra expenses and restoration costs related to network disruption.
- Reputational Harm Reimbursement of lost profit and extra expense as a result of adverse media coverage.
- Cyber Crime Protection from extortion, telecom hacking and EFT fraud.

### Liability Coverages

- Privacy Liability Covers privacy related lawsuits (civil and criminal).
- Network Security Liability Covers network security related lawsuits, including transmission of malicious code, inability to access systems and business impersonation.
- Regulatory Action Coverage Coverage for defense costs as well as consumer redress funds and civil fines and penalties.
- Multimedia Liability Coverage Protects against numerous media perils including (but not limited to) defamation and copyright infringement.

### Public Relations Coverages

- For Any Covered Event Public Relations Consultants are provided for claims as well as data compromises.
- Warn Public About Business Impersonation Proactive notice is provided to the public to help mitigate potential fallout from business impersonation including phishing attacks, typo-squatting and other misuse of the company's brand/image.

### Features

- Voluntary Notification No sublimits
- PCI Fines, Penalties, and Assessments No sublimits
- Multimedia Liability All content, any medium
- Broad Definition of Computer System Includes employee-owned devices
- Expansive Definition of Claim Written demands, alternative dispute resolution, monetary & non-monetary relief, tolling agreements
- Regulatory Action Coverage No sublimits
- Reputational Damage Loss 90-day reimbursement period

### Features (continued)

- Wide Definition of Network Disruption Includes security-related outages, denial of service attack and vendor errors
- Restoration Costs Broadly Worded Includes cost to determine cause and scope of damage, as well as costs incurred to restore data
- Broadly Worded Security Event Related Outage Definition Includes voluntary suspension of normal business activities
- Vendor Error Network Disruption Trigger Reimbursement available when a vendor error causes business interruption
- Waiver of Retention Provision No retention applicable to numerous fees and circumstances

