CYBER SECURITY
Real Estate Professionals

Real estate professionals deal with sensitive financial and personal information daily, making them prime targets for hackers, scammers, and wire fraud schemes. Just one error—such as forwarding a spoofed email—could result in a client losing their life savings and jeopardize your reputation or brokerage.

Use this checklist to spot vulnerabilities and reduce your exposure before something goes wrong.

EMAIL & COMMUNICATION PRACTICES

- ☐ USE MULTI-FACTOR AUTHENTICATION (MFA) ON EMAIL ACCOUNTS
- ☐ NEVER EMAIL WIRE INSTRUCTIONS WITHOUT CLIENT VERIFICATION
- ☐ USE A SECURE EMAIL PROVIDER WITH SPAM/PHISHING FILTERS
- ☐ VERBALLY CONFIRM ALL WIRING INSTRUCTIONS—NEVER ASSUME!
- ☐ WARN CLIENTS (IN WRITING) ABOUT WIRE FRAUD RISKS EARLY IN THE TRANSACTION

DEVICE & NETWORK SECURITY

- ☐ USE PASSWORD PROTECTION ON ALL DEVICES (LAPTOPS, PHONES, TABLETS)
- ☐ INSTALL ANTIVIRUS/ANTIMALWARE SOFTWARE
- ☐ REGULARLY UPDATE OPERATING SYSTEMS AND APPS
- ☐ AVOID PUBLIC WI-FI OR USE A VPN WHEN ACCESSING CLIENT INFO
- ☐ AUTO-LOCK DEVICES AFTER INACTIVITY

DOCUMENT & DATA HANDLING

- ☐ ONLY SHARE DOCUMENTS THROUGH ENCRYPTED PORTALS (NOT EMAIL ATTACHMENTS)
- ☐ DO NOT STORE CLIENT DATA ON UNSECURED LOCAL DEVICES
- ☐ BACK UP FILES REGULARLY TO SECURE, CLOUD-BASED SYSTEMS
- ☐ LIMIT FILE ACCESS TO ONLY WHAT'S NECESSARY

OFFICE & TEAM POLICIES

- ☐ ALL AGENTS AND STAFF RECEIVE CYBER AWARENESS TRAINING
- ☐ YOUR BROKERAGE HAS A WRITTEN CYBERSECURITY POLICY
- ☐ A RESPONSE PLAN EXISTS FOR POTENTIAL DATA BREACHES
- ☐ CYBER LIABILITY INSURANCE IS IN PLACE AND REVIEWED ANNUALLY

After an incident, it is **crucial** to document everything immediately, including emails, screenshots, and call logs. Notify your broker and insurer right away to ensure they are aware of the situation. Be sure to alert the title company or bank immediately to attempt recovery.. If wire fraud is suspected, report it to the FBI via IC3.gov within 24 hours.

HAMSHER INSURANCE
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Need help reviewing your brokerage's cyber liability protection? Call (330) 852-4087 or email us today.