Here are some helpful tips to keep your real estate business secure during COVID-19 shelter-in-place/work-from-home orders from NAR’s REALTOR Benefits® Program partner, CyberPolicy®.

Real Estate never stops. COVID-19 has slowed things down a bit, but it hasn't stopped the housing market. Right now, millions of people all across the country are telecommuting while they shelter-in-place, and real estate practitioners and their clients are no different. Now that the American workforce is getting comfortable with their work-from-home orders, it is crucial to maintain the cybersecurity procedures that are commonplace in the office.

Hackers are using this global catastrophe as an opportunity to exploit agents, brokers, and clients who are not prepared for full-scale, remote operation. Cyber attacks are on the rise, and the real estate industry has become a primary target. Therefore, cybersecurity cannot be an afterthought, especially now.

Here are a few pro-tips that your brokerage can adopt to ensure safe operations:

**Always use a secure, password protected Wi-Fi connection.**
Many homes have secure Wi-Fi, but some older installations or shared connections may not be protected. This can be an issue when multiple people connect to a shared router.

**Ensure that your computer and antivirus software are up-to-date.**
Check to make sure that all security and antivirus software is up-to-date. This includes privacy tools, add-ons for browsers, router firmware, and phone apps used for business.

**Backup all files and data regularly.**
If a hacker or piece of malware does make its way into your system, all is lost without a backup. Set up a backup schedule, and stick to it!

**Do not mix work and leisure activities on the same device.**
It is crucial to keep personal emails and messages on computers separate from those used for work. Personal shopping, gaming, and logging onto video streaming accounts should also be a no-no on work computers.
Lock all devices when not in use, and use a password manager. 
This should be practiced at all times, whether working from home or not!

Be on the lookout for phishing emails mentioning COVID-19. 
Advise your staff, clients and other business contacts to be on the lookout for any email mentioning the coronavirus. These emails may request confirmation of renewal of login credentials and passwords. Due to the increase in phishing scams brought on by the pandemic, it would be wise to delete emails from people you don’t know. Do not click links or open files in any email from a person or business that you don’t know.

Consider Cyber Liability Insurance. 
Now is a good time to consider investing in cyber insurance. Cyber insurance is a type of business insurance designed specifically to protect your business in the event of a hack, data breach, or system failure resulting in data loss or financial damages. Cyber insurance can be a lifeline when your business is operating under work-from-home constraints.

The bottom line - Now is not the time to relax on cybersecurity. This will only create opportunities for your brokerage to be exploited.

Unfortunately, opportunistic criminals and malware are finding their way into inboxes and computer systems everyday. If a worst case scenario occurs, your nightmare can be little more than a nuisance if you have the right safety net. Any brokerage that is operating remotely under the shelter-in-place orders should consider cyber insurance as a final security measure during these times of uncertainty.

Plus, cyber insurance through CyberPolicy offers first-party (you) AND third-party (the client) coverage. Typical Errors & Omissions and General Cyber Liability policies may not offer dual-party coverage. Third-party coverage is unique to CyberPolicy and designed to meet a specific need within the real estate industry.

Visit CyberPolicy’s page or give CyberPolicy a call at (844) 293-7440 to learn more about the cyber liability insurance program available exclusively to REALTOR®-owned brokerages through NAR’s REALTOR Benefits® Program.

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