



# Real Estate Professionals

*(applicable to senior living facilities)*

## Why Cyber Insurance?

Do you:

- Communicate with clients via email or phone?
- Maintain a database of clients and partners online or on a computer?
- Use cloud services to store clients' financial and other sensitive data?
- Process fees and payments electronically?

**If you answered "Yes" to any of the above, you could be exposed to cyberattacks.** Cyber insurance covers losses and expenses to recover from an incident including legal and client notification services.

## Common Cyber Risks for Real Estate Professionals

### Compromise of Tenants' and Vendors' Data

- Cyber incidents might lead to the compromise of clients' financial data and could damage your reputation.
- Incidents can also block access to client financial files.
- Cyber insurance can cover expenses to recover, notify impacted parties, and subscribe them to a credit monitoring service.

### Lost or Stolen Phone, Computer or Tablet

- Employees often have access to substantial financial and other sensitive data. A stolen or lost device can compromise your clients' and agency's data.
- This could result in lawsuits from clients.
- Cyber insurance can cover breach investigation, notification of impacted individuals, and legal services if needed.

### Business Interruption

- Shutdown due to a cyber incident such as a ransomware attack.
- A cyberattack could impact your data backups as well, making it nearly impossible to restore your clients' sensitive files.
- Cyber insurance can cover business interruption costs and the cost to rebuild computer systems.

### Other Risks: Cyber Crime, Invoice Manipulation

## Why Cowbell For Your Cyber Insurance Needs?

Every business needs financial insurance protection against cyber threats. Cowbell offers the coverage options and limits that are necessary to recover rapidly from a cyber incident. How is Cowbell different? Our value to policyholders goes beyond the policy itself. We empower businesses to take their cyber risk into their own hands - from understanding exposures, to insuring, and improving the risk.



### Closed-Loop Risk Management

#### ASSESS

Use Cowbell Factors™ to quantify your risk exposure and learn exactly how much and what type of coverages your business needs.

#### INSURE

With your broker, determine insurable threats and their financial impacts to develop a cyber insurance policy custom-designed to suit your risk profile.

#### IMPROVE

Use our continuous risk assessment and risk insights or ask our Risk Engineering team for guidance to remediate exposure and optimize your premium.

#### RESPOND

Cowbell's cyber claim experts are on-call 24x7 to help you immediately with a full range of post-incident recovery services.

## Cowbell Delivers Robust Cyber Insurance Protection

Cowbell's mission is to make cyber insurance accessible to all businesses and help policyholders strengthen their resilience against cyber threats. Our policies include continuous risk assessment and extensive risk management resources so that businesses can take their cyber risk into their own hands and avoid incidents.