

How to Help Prevent Real Estate Cyber Scams

Tips to help protect you, your client's information, and their funds:

1. Never Conduct Any Communications using public Wi-Fi

Hackers can easily intercept communications, unless you're using a personal VPN.

2. Check Every Email Address Carefully Before Responding

When responding to emails, check the email address **CAREFULLY**. Scammers will obtain similar email addresses to make it look like it's from someone you trust.

3. Avoid Clicking on Unfamiliar Links or Attachments (including from other agents)

A click can load a virus, allowing a hacker to hijack your email service. Confirm the authenticity by calling or texting the sender. Do not reply to the email as it will go to the potentially fraudulent sender.

4. Texting is Safer than Email

It is more difficult for scammers to monitor texts. Text your clients when you email them. Have them text or call you if they receive an email without a text from you.

5. Establish a Pin or Code Name for Identity Verification.

NEVER put that pin or password in an email.

6. Use a Company Email Account

Free email accounts tend to be the most vulnerable to hacking. Consider a two-step authentication email system that requires a password as well as a code sent to you by text.

7. Avoid the Unfamiliar Flash Drive

If you find a flash drive don't put it in your computer. It may contain an auto loading virus.

8. Wire Instructions — Don't Rely on Email

Verify instructions with a call to the sender using a previously used or publicly obtained phone number. Don't rely on contact info in the email. Be sure to include a paper copy of the wire instructions with the closing paperwork, and recommend using cashier's checks and avoid wiring money whenever possible. Last minute changes, especially a request to change the bank, is a HUGE red flag.

9. Don't Rely on VoIP Phone Systems

Hackers can access company phone systems to listen to calls and make outgoing calls. Use your cell and a PIN or password to verify your identity.

Get Coverage for Cyber Liability

E&O insurance is not designed to cover fraud or crime activities, like wire fraud, so we offer a Cyber fraud liability coverage option to protect you from this ever-increasing threat. We'll shop the top Cybersecurity insurance companies to find the broad coverage and low premium you need.

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