

# Do Landlords Need Data Response & Cyber Liability Insurance?

The short answer is yes. If you own or manage rental properties, you have cyber risk. Whether a two-unit dwelling, garden-style apartment complex, or small apartment building, the reality is that landlords possess personal information that can be stolen, lost, or otherwise compromised. Landlords are targets of ransomware attacks, too. It happens more often than you might think.

## Are You Prepared for One of the Following Unfortunate Events?

- An apartment complex's Wi-Fi was hacked and a third party accessed leasing records with tenant account numbers and Social Security numbers.
- An employee at a property management firm was the victim of a phishing attack and sent W-2s of employees to criminals.
- A landlord failed to properly dispose of paper files containing old rental applications and complaints with personal information.
- An employee of a property manager stole personal tenant information and later sold it on the black market.
- A multifamily housing property owner's computer was hacked and personal information was compromised or destroyed in the cyber intrusion.
- A landlord was the victim of a ransomware attack, leaving them unable to access their personal information unless they paid the ransom in bitcoin.
- A property owner's office was burglarized and criminals stole large piles of residential property applications with tenant and applicant personal information.

All examples were publicly reported online through news media or cyber-related websites, such as [idtheftcenter.org](http://idtheftcenter.org) and [privacyrights.org](http://privacyrights.org).



### If You Use Any of These, You Present a Data Breach Risk

- Rental Applications
- Portals for Rental Payments
- Credit Reports
- Criminal Background Checks
- Co-Signer Documents
- Police Reports and Complaints



## Landlord Hacked, Ransom Demanded, and State Notification Laws Triggered

Hackers were able to access years of sensitive information concerning past and current tenants, co-signers, and rental applicants held by the landlord/property owner. The hackers posted names, Social Security numbers, and other personal information to public websites. Then, the hackers emailed many of those victims, demanding a ransom. Law enforcement stepped in, but not before tenants were affected and state notification laws were triggered.



## Data Response & Cyber Liability Insurance With Millers Mutual

With a Data Response & Cyber Liability Insurance policy from Millers Mutual, property owners and managers can get immediate help and protection if they are the next victim of a cyberattack or data breach. Learn more about coverage features and statistics on our website.

## About Millers Mutual

Millers Mutual, based in Harrisburg, Pennsylvania, is the niche property and casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents – and their multifamily clients – deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.

