

## 2025 NAR CYBER, MEDIA AND TECH E&O EXCESS COVERAGE

**DEADLINE TO PURCHASE: JANUARY 15, 2025**

Excess coverage creates an additional layer of financial protection over and above the standard limits included in the NAR Insurance Program's Cyber, Media and Tech E&O policy. Purchase of excess coverage is optional.

NAR's 2025 Cyber, Media and Tech E&O policy provides coverage for:

- Cyber incident response expenses, digital data recovery, business interruption, privacy liability, and extortion expenses
- Media liability expenses (libel/slander/defamation, copyright and trademark infringement)
- Errors, omissions, negligence or product failures arising from technology services and products, including lock boxes

The NAR Insurance Program 2025 Cyber, Media and Tech E&O policy includes a \$1,000,000 per claim limit for most covered claims. Applicants who wish to **increase** their per claim limit may do so pursuant to the additional coverage limits available for purchase, as outlined below. Please note that excess coverage purchased is subject to the \$10,000,000 aggregate limit for the overall policy. **IMPORTANT: Excess coverage for Cyber, Media and Tech E&O does NOT apply to social engineering claims, and no additional excess coverage is available for social engineering claims.**

### PREMIUM RATE TABLE

Additional Coverage Limits	Premium	Surplus Lines Taxes and Fees	Total Due
\$4,000,000	\$2,625	\$92.93	\$2,717.93
\$3,000,000	\$2,188	\$77.46	\$2,265.46
\$2,000,000	\$1,750	\$61.95	\$1,811.95
\$1,000,000	\$1,313	\$46.48	\$1,359.48
\$500,000	\$875	\$30.98	\$905.98
\$250,000	\$438	\$15.51	\$453.51

## HOW TO PURCHASE CYBER AND TECH E&O EXCESS COVERAGE:

1. Complete the Cyber, Media and Tech E&O [excess purchase form](#).
2. Make note of the "Total Due" (premium plus taxes and fees) above.
3. Proceed to [NAR's payment site](#) and click on "Optional 2025 Excess Cyber Coverage" to complete the payment. Failure to make the payment will result in no excess coverage.

The deadline to purchase excess Cyber, Media and Tech E&O coverage is January 15, 2025. However, to avoid any potential gap in excess coverage, **APPLICANTS ARE URGED TO PURCHASE THE EXCESS COVERAGE ON OR BEFORE JANUARY 1, 2025.**

If you any have questions about the excess coverage or the payment site, please email [insurance@nar.realtor](mailto:insurance@nar.realtor).