

2025 LIST OF CONTROLS FOR CYBER, MEDIA AND TECH E&O

Insureds under the NAR Insurance Program who implement the following controls will be eligible for lower deductibles under the 2025 Cyber, Media and Tech E&O policy.

CYBER SECURITY CONTROLS

1. Encryption of **Private Information** at rest, in-transit and on mobile devices;
2. Multi-factor authentication enforced on the following:
 - a. Privileged Access;
 - b. Remote Access – Virtual Private Network (VPN) or Remote Desktop Protocol (RDP);
 - c. Email; and
 - d. Backups.
3. Backups that are encrypted and segregated from the network in place;
4. Vulnerability management program to identify known Common Vulnerabilities and Exposures (CVE) as identified by a CVE Numbering Authority (CNA) ;
5. Patch management program in place patch vulnerabilities in the **Computer System**;
6. Email security tool in place;
7. Endpoint Detection and Response (EDR) (or equivalent to) tool in place, enabled with block mode on.

GOVERNANCE CONTROLS

1. Provision of employee network security and privacy awareness training;
2. Written policies and procedures including the following:
 - a. Information Security Plan;
 - b. Privacy Policy (including disclosure and consent relating to the collection of **Private Information**); and
 - c. Incident Response, Business Continuity and Disaster Recovery Plans; and
 - d. Written protocols in place to manage third party vendors that include the following:
 - i. Security and governance assessment; and
 - ii. Contractual review by an attorney or qualified employee.

MEDIA CONTROLS

1. Content Review Process in place for a trained professional employee to review **Media Content** prior to dissemination.
2. Policies and procedures to verify that the **Insured** does not violate another party's intellectual property rights, including procuring the proper licensing for **Media Content**.
3. Procedures to remove controversial **Media Content** from internal and external platforms including Social Media.

TECH E&O CONTROLS

1. **Professional Services** were provided by written agreement or contract which include the following wording:
 - a. Customer Acceptance/Final Sign Off
 - b. Disclaimer of Warranties
 - c. Exclusive Remedy
 - d. Hold Harmless Agreements
 - e. Limitation of Liability to your benefit
 - f. Force Majeure
 - g. Indemnification Clause to your benefit
 - h. Payment Terms
 - i. Network Interconnectivity
 - j. Data/Private Information rights/responsibilities
2. Independent Contractor individuals or entities, that the **Insured** utilizes to provide **Professional Services** have a written agreement or contract in place including the following wording:
 - a. Warrant and guarantee the work performed on your behalf to provide **Professional Services**.
 - b. Indemnify you when a **Claim** is made against you or the Independent Contractor, for work performed by the Independent Contractor on your behalf to provide **Professional Services**
3. Policies and procedures in place to verify that the **Insured** does not violate another party's intellectual property rights for software intellectual property related to **Insured's Technology Products** or **Third Party Technology Products**.