

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

**Subject: Advisory - Impact of Recent Cyber Trends on Commercial Property Coverage**

Dear [Client Name],

We are writing to provide a brief update regarding recent trends in the cyber landscape and how they increasingly intersect with your commercial property interests.

**Current Trends:**

The rise in sophisticated ransomware and business email compromise (BEC) has shifted the risk landscape. We are seeing a significant increase in "Physical-Cyber" crossovers, where digital breaches result in physical damage to building systems, such as HVAC, security controls, and smart manufacturing equipment.

**Key Considerations for Property Owners:**

- **Silent Cyber Risks:** Many traditional property policies now contain specific exclusions for "cyber-related" physical damage. It is vital to identify gaps where your property policy ends and your cyber policy begins.
- **Business Interruption:** Digital disruptions can trigger significant downtime. We recommend reviewing whether your coverage accounts for lost income resulting from a network failure or a cyber-attack on critical infrastructure.
- **Vendor Vulnerabilities:** Increased reliance on third-party cloud services for building management means that a breach at a vendor can directly impact your physical premises.

**Our Recommendations:**

1. Review current property policy exclusions related to electronic data and cyber incidents.
2. Enhance multi-factor authentication (MFA) for all building management systems.
3. Conduct a coordinated review of both your Cyber Liability and Commercial Property limits.

We are available to discuss your current portfolio and ensure your assets remain protected against these evolving threats. Please contact us at [Phone Number] to schedule a review.

Sincerely,

[Your Name]

[Your Title]

[Company Name]