

Dear Stewart Partners,

We hope you had an opportunity to enjoy a break with family and friends over the Thanksgiving holiday. This past weekend also marked the beginning of Hanukkah, and we wish all of you who celebrate a very Happy Hanukkah!

As 2021 winds down, we've noticed a significant uptick in commercial business. Commercial title insurance policies often involve additional endorsements, and in this update, we're sharing some information from ALTA's website regarding the issuance of endorsements that you may find helpful.

December also means many of us will be shopping for the holiday season, and since we are still in the pandemic, much of this shopping will be done online. With this in mind, we've included some links to help keep you and your loved ones safe this holiday season.

Finally, Stewart is offering educational webinars this month on cybersecurity, our revamped Virtual Underwriter website, and content marketing, and we've included registration links below.

- [ALTA Title Policy Endorsements](#)

You've no doubt heard about the new title policy forms which were adopted by ALTA in 2021. In addition to the policy forms, you should also know that in some cases the endorsement forms have changed as well. As a result, you will want to be sure that you are issuing the appropriate endorsement associated with the form of policy that is being issued. ALTA has made a chart available showing which endorsement form should accompany the policy being issued. You can download a PDF of the chart here: <https://www.alta.org/policy-forms/download.cfm?formID=646&type=pdf>

- [Holiday Shopping Safety Tips](#)

Hopefully you've gotten through Black Friday and Cyber Monday without too much stress, and were able to take advantage of some of the deals out there to get a head start on your holiday shopping. For those of you who are still looking for gifts, here are a few reminders of how to stay safe while shopping this season:

1. Make sure if you're clicking on a link that you're going to a legitimate website – it's better to type the URL into your browser and search for the product that was advertised.
2. Use a credit card, not a debit card, when purchasing because debit cards are linked to a bank account, and there's more risk involved in the event the card is compromised.
3. Beware of fraudulent goods – some counterfeits are merely tacky, while others are downright dangerous.

For more info on online safety, see the Holiday Online Shopping Tips Guide from CISA: https://www.cisa.gov/sites/default/files/publications/Holiday%20Online%20Safety_tip%20sheets_2020-v5-DW_508%20pobs.pdf

In addition to cybersecurity risks which may come with online shopping, there is also a risk that some items offered may not be legitimate, especially when searching for deals across multiple websites or for that impossible to find "must have" toy. For information on the items which are

most often counterfeited, and hints to tell you if something you're buying is fake, check out the Intellectual Property Rights (IPR) Center Holiday Guide 2021. As noted in the guide, if the deal seems too good to be true, it very well may be! <https://www.ice.gov/topics/holiday-shopping>

- *Stewart National Agency December Webinars*

Stewart is offering three webinars in December.

December 7 at 2 PM – “Cybersecurity – Staying Vigilant”

Tom Cronkright of CertifID will present this webinar, which will focus on wire fraud as it pertains to real estate. He'll also include some real-life examples, and tips on how to recover diverted funds.

[Click here to register](#) for this webinar (CTRL + Click to follow link). You will immediately receive a **SAVE THIS STEWART EMAIL** meeting confirmation from WebEx which will include your individual webinar login access link and the instructions to select your audio options.

December 8 at 11 AM – “Navigating Your Way through the NEW Virtual Underwriter”

This 30-minute webinar, presented by Cherisse Patton, Virtual Underwriting Counsel at Stewart, will review the new look of Stewart's Virtual Underwriter website, including how to navigate through the site to locate the bulletins and forms you need.

[Click here to register](#) for this webinar (CTRL + Click to follow link). You will immediately receive a **SAVE THIS STEWART EMAIL** meeting confirmation from WebEx which will include your individual webinar login access link and the instructions to select your audio options.

December 16 at 2 PM – “Learn the Foundations of Content Marketing and Basic Tactics to Boost Your Content Game”

Audrey Perkins, Content Manager at Stewart, will present this one-hour webinar on content marketing and how to use relevant content as a marketing tool to develop relationships with your target audience.

[Click here to register](#) for this webinar (CTRL + Click to follow link). You will immediately receive a **SAVE THIS STEWART EMAIL** meeting confirmation from WebEx which will include your individual webinar login access link and the instructions to select your audio options.

- *Stewart's Massachusetts COVID-19 Resource Page & Information Page*

Our easy reference page, which provides you quick access to all our Mid-Week updates, gap coverage affidavits, and bulletins that specifically relate to COVID and other emergency orders, has moved. Save this URL as bookmark in your web browser for easy access: <https://www.stewart.com/en/state-pages/massachusetts-agents/underwriting-resources/covid-19.html>

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