

# Cyber Insurance Readiness Checklist



The controls insurers most often ask about on new applications and renewals. Work through it before the questionnaire arrives, not on the day it is due.

## 1 Sign in and accounts

- ☐ **MFA on email** for every user, including leadership.
- ☐ **MFA on remote access:** VPN, remote desktop and remote support tools.
- ☐ **MFA on admin accounts**, with admin accounts kept separate from everyday ones.
- ☐ Accounts disabled the same day someone leaves. No shared logins.

## 3 Computers and servers

- ☐ **Endpoint detection and response (EDR)** on every computer and server, not only basic antivirus.
- ☐ Operating system and software updates applied automatically or on a set schedule.
- ☐ Unsupported systems retired, or kept off the main network.
- ☐ Laptops encrypted, so a lost laptop does not expose data.

## 5 Network

- ☐ No remote desktop open directly to the internet.
- ☐ A supported firewall with current updates.
- ☐ Guest and device Wi-Fi kept separate from staff systems.
- ☐ Sign-in and firewall logs kept long enough to investigate an incident.

## 2 Email and payments

- ☐ Email filtering for spam, malicious links and attachments.
- ☐ SPF, DKIM and DMARC set up for your email domain.
- ☐ Security awareness and phishing training for staff, at least once a year.
- ☐ Bank detail and payment changes verified by calling a number you already have.

## 4 Backups

- ☐ Critical data and systems backed up on a schedule.
- ☐ At least one copy **offline or immutable**, so ransomware cannot reach it.
- ☐ Backup accounts protected with separate credentials and MFA.
- ☐ A restore tested and written down, including how long it took.

## 6 Plans and paperwork

- ☐ A written incident response plan, with the insurer hotline on it.
- ☐ Know your policy. Many require you to call the insurer first and use their approved vendors.
- ☐ A list of your systems, devices and the vendors who can access your data.
- ☐ Leadership knows who decides, who calls whom and who speaks to clients.

**Answer honestly.** An application answer that does not match reality can put a claim at risk. If a control is only partly in place, say so and give the date it will be done. A short list of real gaps is better than a form full of hopeful yes answers.

### Want a second pair of eyes? Ask for a free first look.

One conversation and a straight answer about where your organization stands. No cost, no commitment, no pitch.

**akrom@zakhidov.ai**  
zakhidov.ai