



BEFORE THE RENEWAL QUESTIONNAIRE ARRIVES

Cyber Insurance Readiness Checklist

Insurers now audit before they insure - and a wrong checkbox can void a claim. The full walkthrough:
www.crccloud.com/blog/cyber-insurance-2026-requirements/

- ☐ **MFA enforced everywhere - email, VPN, admin accounts, remote access.**
"Everywhere" is the word underwriters use. Partial MFA reads as no MFA.
- ☐ **EDR/MDR deployed AND monitored - someone responds to alerts 24/7.**
An unwatched agent is a checkbox, not a control. Insurers ask who watches.
- ☐ **Backups: offsite, immutable, and restore-tested - with dates you can cite.**
"When did you last restore?" is now a standard question. Have the log.
- ☐ **Incident response plan in writing - and exercised within the last 12 months.**
A tabletop drill counts. An unopened template does not.
- ☐ **Email security: advanced filtering + wire-transfer callback verification.**
BEC drove \$3.05B in losses (FBI IC3 2025) - require dual approval for banking changes.
- ☐ **Patching cadence documented - including the systems that lag and why.**
Underwriters accept managed exceptions; they punish unknown ones.
- ☐ **Security awareness training, on a schedule, with completion tracked.**
- ☐ **Vendor/third-party access inventoried, tiered, and MFA-enforced.**
Third parties factored in 48% of breaches (Verizon DBIR 2026).
- ☐ **Someone owns the answers - who can complete the form truthfully.**
If that person does not exist, that is the actual gap to fix first.

Secure IT ships the controls on this list at \$250/user/month with a 24/7 SOC, including Microsoft 365 backup at one-year immutable retention. Server and endpoint backup are separate published services, priced by retention. The free 30-minute assessment walks through your current answers before the insurer asks.

Free 30-minute IT assessment - with the owner, your environment, real numbers.

(949) 916-6444 · www.crccloud.com/free-it-assessment/ · Newport Beach, CA