

# Cyber insurance coverage checklist

Work through each item before you apply or renew your cyber insurance policy. The four controls in the first section are non negotiable for most carriers, so start there. Check each box once the control is in place and documented.

## The controls underwriters check first

- Multi factor authentication is on for email, remote access, and all administrator accounts
- Endpoint detection and response is installed and monitored on every computer
- Backups are isolated or immutable, and you have restored from them recently
- Email is authenticated with SPF, DKIM, and DMARC on every sending domain

## Operational safeguards

- Operating systems and software update automatically on a managed schedule
- Every staff member completes security awareness training at least once a year
- A written incident response plan names who to call and in what order
- Staff have access only to what their job needs, and administrator accounts are limited

## Data and financial protection

- Laptops are encrypted and outbound sensitive email is encrypted
- Bank changes and wire transfers are confirmed by phone using a number already on file

## Documentation to have ready

- A short record of how each control is configured
- The date of your last tested backup restore
- Your written incident response plan, saved where you can find it
- A list of which accounts and systems are covered by multi factor authentication
- A copy of your current policy and the renewal questionnaire

### The gaps that most often cause a denial or a voided claim

- Multi factor authentication missing on remote access or administrator accounts
- No active endpoint detection and response, only built-in antivirus
- Backups that share the network with your servers, or have never been restored
- Application answers that do not match what is actually in place

### Not sure where you stand?

Run the free readiness assessment to score these controls in two minutes, then book a call to close any gaps before your renewal at [wolferdawg.io/my-calendar](https://wolferdawg.io/my-calendar).