NAPLES COMPUTERS HOW-TO · SECURITY & SAFETY

Cyber Insurance: The IT Checklist Insurers Ask For

Most cyber insurance applications now include a real security questionnaire, and a claim can be denied if a control you attested to wasn't actually in place. This guide walks through the IT controls insurers commonly ask about, grounded in CISA's Cyber Essentials framework.

Why this matters before you apply

A gap here can cost you the policy, or the claim.

Insurers ask before they'll write it
Most applications now go through a real security questionnaire.

A claim can be denied, too
If a control you attested to wasn't actually in place when the loss happened.

It's mostly just good security
Nearly everything on the list is worth doing anyway.

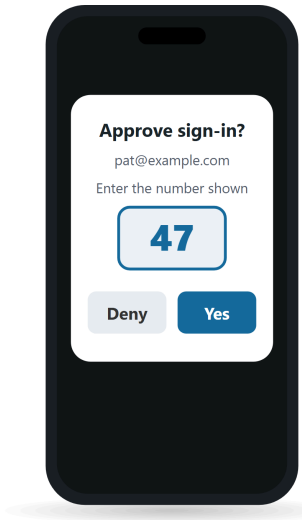
The IT checklist cyber insurers commonly ask for

THE BIG THREE

1-3 The big three

Multifactor authentication, tested backups, and security awareness training for your team.

WHAT TO DO
We've covered MFA and ransomware-proof backups in their own videos; links are in this guide.



INCIDENT RESPONSE

A written, tested incident response plan

Who does what, who you call, and how you keep the business running while it's handled.

WHAT TO DO

A plan nobody's ever tested is just a document. Run through it at least once a year.



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Ready for your cyber insurance application?

We'll check your setup against the checklist, close the gaps, and document what's actually in place.

WHAT TO DO

Call 239-513-1960, especially before your next application or renewal.



What else they look for

- [ ] **Automatic updates**
  For every operating system, and the software running on top of it
- [ ] **Endpoint protection**
  Modern malware protection on every device, not just basic antivirus
- [ ] **Least-privilege access**
  Nobody has admin rights they don't actually need for their job

Proof matters more than a checkbox

- [ ] **Keep records that controls are enforced**
  Not just that a policy exists, that it's actually turned on
- [ ] **Don't overstate the application**
  An inaccurate answer can void coverage exactly when you need it most
- [ ] **Review it before every renewal**
  Requirements change as insurers see more claims

Recap: the cyber insurance checklist

- [ ] MFA, tested backups, and security awareness training come up first
- [ ] Automatic updates, endpoint protection, and least-privilege access
- [ ] A written, tested incident response plan
- [ ] Proof matters more than a checkbox, don't overstate the application
- [ ] Ready for your application? Call Naples Computers

Proof matters more than a checkbox. Keep records showing each control was actually enforced, not just that a policy exists on paper, and review your answers before every renewal.

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Ready for your cyber insurance application? We'll help you prep.

Call 239-513-1960

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