FREE READINESS CHECKLIST

Cyber Insurance Readiness Checklist

Applications now read like technical audits. These are the 18 controls carriers commonly ask about. Check them before your renewal, not during it.

STEP 1	STEP 2	STEP 3
Tick a box only if the control is fully in place today.	Be able to show proof: settings, reports or records.	Count your score on page 2 and close the gaps first.

01 Identity and Access

- [ ] **Multi-factor authentication (MFA) on all email accounts** 01
  Every mailbox, including shared and executive accounts, requires a second step to sign in.
- [ ] **MFA on remote access and cloud apps** 02
  VPN, remote desktop gateways, Microsoft 365 or Google Workspace and key business apps all require MFA.
- [ ] **MFA and separate accounts for administrators** 03
  Admins use a dedicated admin account, protected with MFA, only for admin work.
- [ ] **Access removed the day someone leaves** 04
  Former employees, contractors and vendors no longer have working accounts.

02 Devices and Monitoring

- [ ] **Endpoint detection and response (EDR) on every computer and server** 05
  Modern behavior-based protection, not only traditional antivirus.
- [ ] **Security alerts monitored 24/7** 06
  Someone watches and responds to alerts at night and on weekends, either in-house or through a provider.
- [ ] **Critical updates applied promptly** 07
  Operating systems, browsers, firewalls and VPNs are patched on a defined schedule, and nothing runs on unsupported software.
- [ ] **Laptops encrypted** 08
  A lost or stolen laptop does not expose company or client data.

03 Backups and Recovery

- [ ] **Backups kept separate from your network** 09
  At least one copy is offline or immutable, with different credentials, so ransomware cannot delete it.
- [ ] **Restores tested and documented** 10
  You know the last date a restore was tested and how long recovery would take.
- [ ] **Microsoft 365 or Google Workspace data backed up** 11
  Email, files and shared drives have their own backup, not just the provider's recycle bin.

04 Email and Payments

- [ ] **Advanced email filtering** 12
  Protection against phishing, malicious links and attachments, and impersonation.
- [ ] **SPF, DKIM and DMARC set up for your domain** 13
  Makes it much harder for criminals to send email that appears to come from you.
- [ ] **Payment and bank changes verified by phone** 14
  A written rule: any new or changed payment instruction is confirmed by calling a known number.

05 People and Planning

- [ ] **Security awareness training with phishing tests** 15
  Staff complete training at least yearly, with records you can show.
- [ ] **Written incident response plan** 16
  Who to call (IT, insurer, attorney, bank), with phone numbers that work if email is down.
- [ ] **No remote desktop open to the internet** 17
  Remote access goes through a VPN or secure gateway with MFA.
- [ ] **You know what sensitive data you hold** 18
  A rough count of records with personal, health or financial information, and where they live.

YOUR SCORE

_____ / 18

17–18	Strong position. Make sure each control is documented so your answers are easy to back up.
13–16	Good foundation, with a few gaps to close before your next application.
0–12	Several common controls are missing. Start well before your renewal date.

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FREE READINESS REVIEW

Renewal coming up? Let's look at it together.

We'll walk through your application with you, check what's really in place and give you a prioritized list of what to fix first. No cost, no pressure.

BOOK A REVIEW

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561-425-6100

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