

Cyber Insurance Readiness Checklist

A 30-day, week-by-week checklist to prepare for your renewal application.

Week 1

- ☐ Confirm MFA is enforced on email, VPN, remote desktop (RDP), all administrator accounts, and any service accounts that support it.
- ☐ Move admin MFA off SMS to an authenticator app or hardware token.

Weeks 1–2

- ☐ Verify your backups are immutable or air-gapped.
- ☐ Run a test restore, and document the result with a date and screenshots.

Week 2

- ☐ Write a one-page wire transfer policy requiring callback verification to a previously verified phone number for any transfer over your chosen threshold.
- ☐ Get the policy signed by anyone who can authorize payments.

Weeks 2–3

- ☐ Confirm EDR is deployed on every endpoint and server.
- ☐ If you only have traditional antivirus, get quotes for EDR or MDR now so you can answer with a deployment timeline.

Week 3

- ☐ Identify your top five software vendors and request SOC 2 reports or equivalent attestations.
- ☐ Note who responded and who didn't.

Weeks 3–4

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- ☐ Document or update your incident response plan.
- ☐ Run a 60-minute tabletop exercise with your leadership team, and keep the notes as your "tested in the past 12 months" evidence.

Week 4

- ☐ Sit down with the application and answer honestly.
- ☐ Flag anything you couldn't fix, with a specific remediation date rather than leaving it blank.

Reminder: cyber insurance applications are warranty documents. Overstating your controls to get a better rate can lead to a rescinded policy after a claim. When in doubt, declare the gap and the plan to fix it.