



Use this checklist to evaluate your organization's cyber insurance readiness. Each item reflects a control commonly required or reviewed by cyber insurance carriers. Check off what you have in place — and use the gaps to prioritize your next steps.

- Multi-Factor Authentication**

MFA is enabled for all users

→ *Require MFA for all employees, contractors, and third-party users.*

High Priority

- Administrator MFA**

MFA is enabled for all administrators

→ *Require MFA for all administrative and privileged accounts.*

High Priority

- Endpoint Detection & Response**

EDR / endpoint protection is deployed on all devices

→ *Deploy an EDR solution to all servers, workstations, and mobile devices.*

High Priority

- Patch Management**

Systems are patched at least monthly

→ *Implement a documented patch management process and verify updates monthly.*

High Priority

- Daily Backups**

Automated daily backups are performed

→ *Implement automated daily backups for all critical systems.*

High Priority

- Backup Protection**

Backups are stored offsite or in immutable storage

→ *Maintain immutable or offsite backup copies that cannot be modified by attackers.*

High Priority

- Recovery Testing**

Backup recovery testing is performed regularly

→ *Perform documented recovery testing at least quarterly.*

**Medium
Priority**

- Security Awareness Training**

All employees complete security awareness training

→ *Conduct cybersecurity awareness training for all employees at least annually.*

**Medium
Priority**

- Phishing Simulations**

Phishing simulations are conducted regularly

→ *Perform quarterly phishing simulations and provide follow-up training.*

**Medium
Priority**

- Incident Response Planning**

A documented Incident Response Plan is in place

→ *Develop, maintain, and annually review a formal Incident Response Plan.*

High Priority



Acceptable Use Policy

Low Priority

An Acceptable Use Policy is documented and acknowledged

→ *Create and distribute an AUP and obtain employee acknowledgment.*



Cyber Insurance Review

Medium Priority

Cyber insurance requirements are reviewed annually

→ *Review cyber insurance requirements annually and validate required controls.*

Score Guide	10–12 ✓ Low Risk — Strong posture	6–9 ■ Moderate Risk — Address gaps soon	0–5 ✗ High Risk — Immediate action needed
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Ready for a full assessment?

Core-IT Advisors offers a complimentary Cyber Insurance Readiness Assessment. Contact us at info@core-itadvisors.com · www.core-itadvisors.com