Cyber Insurance Readiness Checklist

The controls insurers most often ask about, so you can gather evidence before your client fills in the application.

How to use it: for each control, record whether it is in place and where the evidence lives. Answer the insurer's questions only from evidence, never from memory.

Identity

CHECK	STATUS	NOTES
MFA on all email accounts Evidence: Microsoft 365 MFA registration and enforcement reports.	☐ Pass ☐ Gap ☐ N/A	
MFA on all remote access VPN, remote desktop and remote support tools.	☐ Pass ☐ Gap ☐ N/A	
MFA on all admin and privileged accounts	☐ Pass ☐ Gap ☐ N/A	
Separate accounts for admin tasks	☐ Pass ☐ Gap ☐ N/A	
Leavers removed promptly Evidence: offboarding records and inactive-account report.	☐ Pass ☐ Gap ☐ N/A	

Email

CHECK	STATUS	NOTES
Email filtering for phishing and malware	☐ Pass ☐ Gap ☐ N/A	
SPF, DKIM and DMARC on every domain	☐ Pass ☐ Gap ☐ N/A	
External emails are tagged	☐ Pass ☐ Gap ☐ N/A	

Endpoints

CHECK	STATUS	NOTES
Endpoint detection and response (EDR) on all devices Evidence: EDR console device count versus RMM device count.	☐ Pass ☐ Gap ☐ N/A	
Operating systems are supported and patched Many forms ask how quickly critical patches are applied.	☐ Pass ☐ Gap ☐ N/A	
Local admin rights are restricted	☐ Pass ☐ Gap ☐ N/A	

Backup and recovery

CHECK	STATUS	NOTES

Backups cover all critical systems and Microsoft 365 data	☐ Pass ☐ Gap ☐ N/A
At least one backup copy is offline, immutable or segregated Insurers increasingly ask this.	☐ Pass ☐ Gap ☐ N/A
Restores are tested and the result is recorded Date of last successful test restore.	☐ Pass ☐ Gap ☐ N/A

People and process

CHECK	STATUS	NOTES
Security awareness training for all staff Evidence: completion records.	☐ Pass ☐ Gap ☐ N/A	
A written incident response plan, with contacts	☐ Pass ☐ Gap ☐ N/A	
Payment and bank-change requests are verified by phone	☐ Pass ☐ Gap ☐ N/A	
Third-party and vendor remote access is controlled	☐ Pass ☐ Gap ☐ N/A	

Run these checks in minutes. MSPSnaps reads Microsoft 365, Autotask and NinjaOne read-only and turns the gaps into branded client reports with projects to quote. Start free at mspsnaps.com.

Insurers' questions and requirements differ and change over time. This checklist helps gather evidence; it is not insurance advice and does not guarantee coverage or acceptance.