

Cyber insurance readiness.

Insurers now decline cover, or deny claims, when core controls are missing. This is what underwriters ask for, and the evidence that makes you claim-ready instead of claim-denied.

01 The controls underwriters expect

- MFA everywhere.** Email, remote access, VPN and admin accounts, this is now table stakes
- EDR / managed detection.** Endpoint detection & response, ideally 24/7 monitored, not just antivirus
- Tested, isolated backups.** Offline or immutable backups with documented, tested restores
- Email filtering.** Advanced anti-phishing and attachment scanning
- Patch cadence.** Defined SLAs for critical patches on internet-facing systems
- Security awareness training.** Regular phishing simulation and staff training with records
- Privileged access management.** Least privilege, separated admin accounts, MFA on all admin
- Incident response plan.** Written, with roles, contacts and an out-of-band comms method

02 Be claim-ready (the evidence)

- Keep proof.** Screenshots/exports showing MFA enforcement, EDR coverage and backup restore tests
- Answer the proposal accurately.** Misstating a control on the application can void the policy
- Log retention.** Sufficient logging to support a forensic investigation after an incident
- Vendor & supply chain.** Know your critical vendors and their security posture

The trap: a policy is only as good as the answers on the proposal form. If you attest to a control you do not actually have, a claim can be denied. Verify before you sign, that is exactly what a discovery & security session checks.

Want this assessed for your environment?

Book a 90-minute discovery & security session.

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