

RENEWAL SEASON

The renewal question most small businesses guess on

Cyber insurance renewals used to be one page. Now they're pages of technical yes/no questions, and most owners answer with their best guess. Here's what the form is really asking.

WHAT THE FORM SAYS	WHAT IT MEANS
"Is MFA <i>required for all remote email access?</i> "	Can a stolen password get someone in? MFA is the login code sent to your phone.
"Do you use EDR <i>on all endpoints?</i> "	Would anyone notice a break-in? It means security software on every computer that watches for odd activity.
"Are backups kept <i>offline and tested?</i> "	Could you bounce back? Copies of your files a hacker can't reach, and proof they actually restore.

Why accurate beats perfect

You don't need a perfect score. But if a "yes" on the form turns out to be a "not really," it can come back up when you file a claim. An honest form protects you more than an optimistic one.

Before you sign your next renewal

- ☐ Do you know for sure that everyone uses a phone code to log in to email?
- ☐ Do you know who would notice if something suspicious happened at 2 a.m.?
- ☐ When was the last time someone actually tested restoring your backups?

Plain English: compliance

It just means proving you do what you say you do. Insurers, banks, and even your own clients are starting to ask for that proof.



Most owners we talk to aren't sure about at least one of these, and that's normal. It's not your job to know. If you'd like a second set of eyes on your questionnaire before you send it in, just reach out. Happy to help.

Kevin Smith, Solutions Unlimited

