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RESPONSE · 60 MIN · WORKING KNOWLEDGE · UPDATED NOVEMBER 2026

# Read your cyber policy before you need it

The notification rules and approved providers that decide whether a claim gets paid.

### The short version

- ✓ Check what you must do first, often call the insurer before your own IT.
- ✓ Know the incident hotline and the deadline.
- ✓ Understand exclusions and sub-limits.
- ✓ Keep evidence that your security controls were in place.

## The five things to find

01 **Notification.** Who do you call, within what time, and in what form?

02 **Approved providers.** Must you use their forensics or lawyers? Using your own may not be covered.

03 **Exclusions.** Common ones: prior known issues, unencrypted devices, failed MFA requirements, voluntary shutdowns.

04 **Sub-limits.** Cyber extortion, data restoration, business interruption and legal costs often have separate caps.

05 **Conditions.** Backups, patching, MFA and training may be required, and checked at claim time.

## Prepare the claim file

Keep a simple folder: policy, certificate, incident hotline, asset list, backup restore log, training records, MFA status. None of this is glamorous, but it turns a stressful claim into a straightforward one.

When you renew, answer the application accurately. If you say MFA is enforced, make sure it is enforced for everyone, including the owner.

## What insurance doesn't do

It doesn't restore trust, stop the next attempt or replace a tested backup. It covers some costs after the fact. Treat it as a backstop, not a control.

> **CHECK THE SMALL PRINT**
>
> Some policies require you to preserve evidence and forbid you from paying a ransom without consent. Know that before an incident, not during one.

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**Action checklist**

- [ ] Incident hotline saved offline
- [ ] Notification deadline understood
- [ ] Approved providers identified
- [ ] Exclusions and sub-limits reviewed
- [ ] Controls required by the policy in place
- [ ] Claim folder assembled

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