IT for Finance NETVECTOR IT SERVICES

Cyber insurance: what insurers ask for, and how to be ready

A cyber insurance questionnaire is really an IT questionnaire. Here is what insurers commonly ask about, and how we help you answer honestly and confidently.

Common problems with cyber insurance forms

Technical questions nobody is sure about

We go through the questionnaire with you and check each answer against what is really in place.

A control you thought you had

If multi-factor sign-in or tested backups do not cover everything, we tell you before you sign, and what it takes to close the gap.

Renewal arriving with little notice

We list the gaps with the most important first, so you know what to do before the form is due.

47%

of UK businesses are insured against cyber security risks in some way

10%

of UK businesses have a specific cyber insurance policy

Figures for UK businesses, from the UK government's Cyber Security Breaches Survey 2025/2026, published April 2026.

Why this matters to finance firms

Cyber insurance applications and renewals increasingly ask detailed technical questions. Answers that turn out to be wrong can cause problems at claim time, so it is worth knowing the truth before you sign.

Requirements differ between insurers, so always check your own application or questionnaire. Across the market, commonly asked-about controls include multi-factor authentication for email and remote access,

tested and separate backups, patch management, email security, endpoint protection and a documented incident response plan.

As insurance brokers are among the firms we support, we know both sides of this conversation: what is being asked, and what it takes to be able to say yes.

How we help

We go through the questionnaire with you and check each answer against what is actually in place. Where there is a gap, we tell you what it would take to close it and what to do first.

This is practical IT help, not insurance or legal advice. Talk to your insurer or broker about what cover you need and what it requires.

What you get

- ✓ A plain-English review of your answers
- ✓ A list of gaps, with the most important first
- ✓ Fixes made for you where needed
- ✓ Records of what is in place

Cyber insurance: what insurers ask for: common questions

Will you fill in our insurance form?

We help you check the technical answers. You remain responsible for the form, and your broker or insurer can advise on the rest.

Does Cyber Essentials help?

It is a recognised baseline, and some insurers and clients take notice of it. We are Cyber Essentials Plus certified and can help you prepare.

What if we fail a requirement?

Tell us what you have been asked for. We will plan the changes with you and say honestly how long they should take.

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