

Cyber Insurance Application Worksheet for Medical Practices

Organize Your Answers Before You Sit Down With a Broker or Carrier

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RISK MANAGEMENT

Cyber insurance applications have gotten far more technical, and most practices get stuck mid-application because they don't have exact answers on hand, not because the coverage is out of reach. This worksheet mirrors the questions carriers commonly ask, so you can gather real answers first and walk into a broker meeting or renewal prepared. It pairs with our Cyber Insurance Readiness Checklist if you haven't reviewed that yet.

Practice Name:	
Number of Employees:	
Number of Workstations / Servers:	
EHR / Practice Management Vendor:	
IT Provider:	
Date Completed:	

1. Identity & Access

Question	Your Answer
Is MFA enforced on email?	
Is MFA enforced on remote access (VPN/RDP)?	
Is MFA enforced on all admin/privileged accounts?	

Question	Your Answer
How many users have administrative privileges?	

2. Endpoint & Network Protection

Question	Your Answer
What endpoint protection/EDR product is installed, and on how many devices?	
Is a firewall in place at each location?	
Is guest WiFi separated from the network that handles PHI?	

3. Backup & Recovery

Question	Your Answer
How often are backups taken?	
Are backups encrypted?	
Is at least one backup copy immutable or kept offline?	
When was your last successful test restore, and what was the result?	

4. Email & Training

Question	Your Answer
What email security or anti-phishing filtering is in place?	
How often do staff complete security awareness training?	
Date of most recent phishing simulation, if any	

5. Incident Response & Governance

Question	Your Answer
Do you have a written incident response plan? When was it last reviewed?	
Do you have a named Privacy Officer and Security Officer?	
When was your last Security Risk Analysis completed?	
Have you had a breach or claim in the past 3–5 years? If so, briefly describe it.	

A note on accuracy: Answer based on what's actually true today, not what you plan to fix before the policy starts. A gap here is something to close before you apply, not something to describe as already done; carriers have denied claims after finding an attested control wasn't really in place.

Applying for or renewing coverage soon?

SIM Technology Solutions can close the gaps on this worksheet before you apply, from MFA to EDR to backup testing, so nothing on your application is a stretch. **Call 703-594-9226** or email **info@simtsolutions.com**.