



# SMB RISK ALERT: IS YOUR CYBER INSURANCE ABOUT TO BE VOIDED?



- 5/5: You're a Fortress. You probably also iron your socks.
- 3-4/5: You're Exposed. You have a "Smoke Detector" gap in your resilience.
- 0-2/5: Crisis Mode. You are currently uninsurable and likely non-compliant.



## 1

### COMPLIANCE

**YES: 1 PT / NO: 0 PTS**

Do you have a documented list of every third-party vendor with access to your data for your next audit?

**YES: 1 PT / NO: 0 PTS**

### INSURANCE

If a vendor breach occurs, can you prove to your insurer that you had an active monitoring system in place?

## 2



## 3

### LIABILITY

**YES: 1 PT / NO: 0 PTS**

Does your team use MFA on 100% of accounts to meet 2026 mandates? (Yes, even the "legacy" ones).

**YES: 1 PT / NO: 0 PTS**

### CONTINUITY

Do you have a manual 'Plan B' for critical vendors to avoid "Business Interruption" claim denials?

## 4



## 5

### TRANSPARENCY

**YES: 1 PT / NO: 0 PTS**

Do you receive plain-English risk reports you actually understand, or just a wall of technical gibberish?