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Cyber Insurance Requirements for Ontario Contractors: A Practical Checklist

If you've renewed a cyber insurance policy recently, the questionnaire likely got longer and more specific. Insurers now ask for proof of specific controls, by name, and adjust premiums — or decline coverage — based on the answers.

What insurers ask for, and why

- MFA on every account, especially email and financial systems.
- Endpoint detection and response (EDR) — basic antivirus is no longer sufficient.
- Tested, offline or immutable backups, with evidence of a recent restore test.
- A written incident response plan with named roles and a call list.
- Written payment-verification procedures.
- Documented employee security awareness training.

A practical pre-renewal checklist

- MFA enabled on all email, accounting, banking, and project management accounts
- EDR installed and actively monitored
- Backups tested in the last 12 months
- A written incident response plan
- A written payment-verification procedure
- Documented staff security awareness training
- PIPEDA-compliant handling of personal information