# ACWA JPIA Cyber Insurance Q&A
## 2.17.22

*Can members use their old login from last year?*
Yes, they should be able to.

*Are there specific EPPs that are "preferred"?*
There're specific vendors that are preferred. And we can help provide a list for members. But there're big names out there which I believe the IT personal would be familiar. Public entities typically use the large ones.There are some smaller ones we've heard public entities are using. But we don't know the organizations very well. Just need to make sure that what they're selling you is indeed what they're giving you.

*Rather than "preferred" is there an approved vendor list?*
There is not an approved vendor list for endpoint protection for you as a Beazley insured regarding that type of vendor. But, to help out the conversation, we do track internally vendors that provide this. We can provide that list, and we can also ask your insurer Beazley for a list as they know the organizations well.

*The response service should be 24/7 in order to reply "yes" to the response solution question?*
Yes, so if you have one you can reply "yes", but optimally they want you to have one that operating 24/7 days a week. Sometimes your security operation center that only operate during business hours. For obvious reasons, they're not as effective. Because attackers like to attack outside of business hours. To make your application stronger, if you have a 24/7, put it in the comment section. Just say in response to the operation center, ours operate 24/7.

*If some agencies do not meet the criteria for the cyber coverage, is it possible that coverage could be denied?*
For policy holder as a whole? If 100 members, 25 don't have any sort of endpoint protection/detection, etc. will all 100 members receive a declination on the master policy because the 25?
In this market place, there's no way to just say yes or no because things change very quickly, but I will use historical as a basis and our relationship and your relationship with Beazley as a basis. So overall you have a long relationship with Beazley, some of you have been in their program for years, and as a group you've been buying with them for two years, you have a stable relationship with them. At Alliant, our relationship is very stable with them. The relationship goes back for 15 years. We're very stable partners. If I were to say today, I would say we would still get a quote for the master policy today. We would feel confident we would get a cyber quote. But I would note that the 25 do affect overall how Beazley and other markets. Not just Beazley look at it. If we come back and ask for larger sublimit on the cyber extortion, Beazley may keep the sublimit as you only have 75%. Some of the other arguments we might have is that we don't like the retention. They may come back with the same argument that if you had 100% we may drop the retention. Because you don't, the retention is going to stay where is at. And it does affect the pricing, too, as a group.

*Does MFA for privileged accounts apply for only external access (e.g. Outlook, VPN, etc.) or internal as well (e.g. logging into a domain controller from a workstation, etc.)?*

MFA for privileged users is what the insurance company is looking for 100% implementation for anybody in the IT department. That includes the interns and analysists. What about the finance and HR personal because they have access to a lot of sensitive PII type data? No this is not what they are looking for. The reason for IT personal is because the hackers typically look for those accounts. Because those accounts are the ones that have access to the entire system.

*Should our SCADA system and database servers be included in all of these inventories?*

Yes, absolutely, 100%. Actually, for water district such as your organizations, those are the some of the most important areas.

*Is it possible to get a copy of the application so management/IT can evaluate whether or not to spend the effort on the application?*

Yes, we can provide.

*Does the application have to be completed in one sitting; or can we start and come back later?*

It doesn't have to be completed in one sitting. You can save and come back later.

*Do your insurance requirements require air-gapping between the internet and SCADA systems? And if so, how can you require cloud based EDR?*

To our knowledge, they don't require air-gapping.

*Our offsite backups are daily. Which box do I check?*

Please check "Weekly" and make a note that in fact, they are being backed up daily.

*Is this the same application as last year?*

Yes, perhaps minor changes.

*Is it possible to print the application out from the site so we can work with our third-party IT support on it together?*

Yes, there's a download button.

*If we implement items not currently implemented (example MFA) in a couple months from now, how do we revise information to the insurance provider?*

Please note your plan/timeline in the box section for Other Commentary.