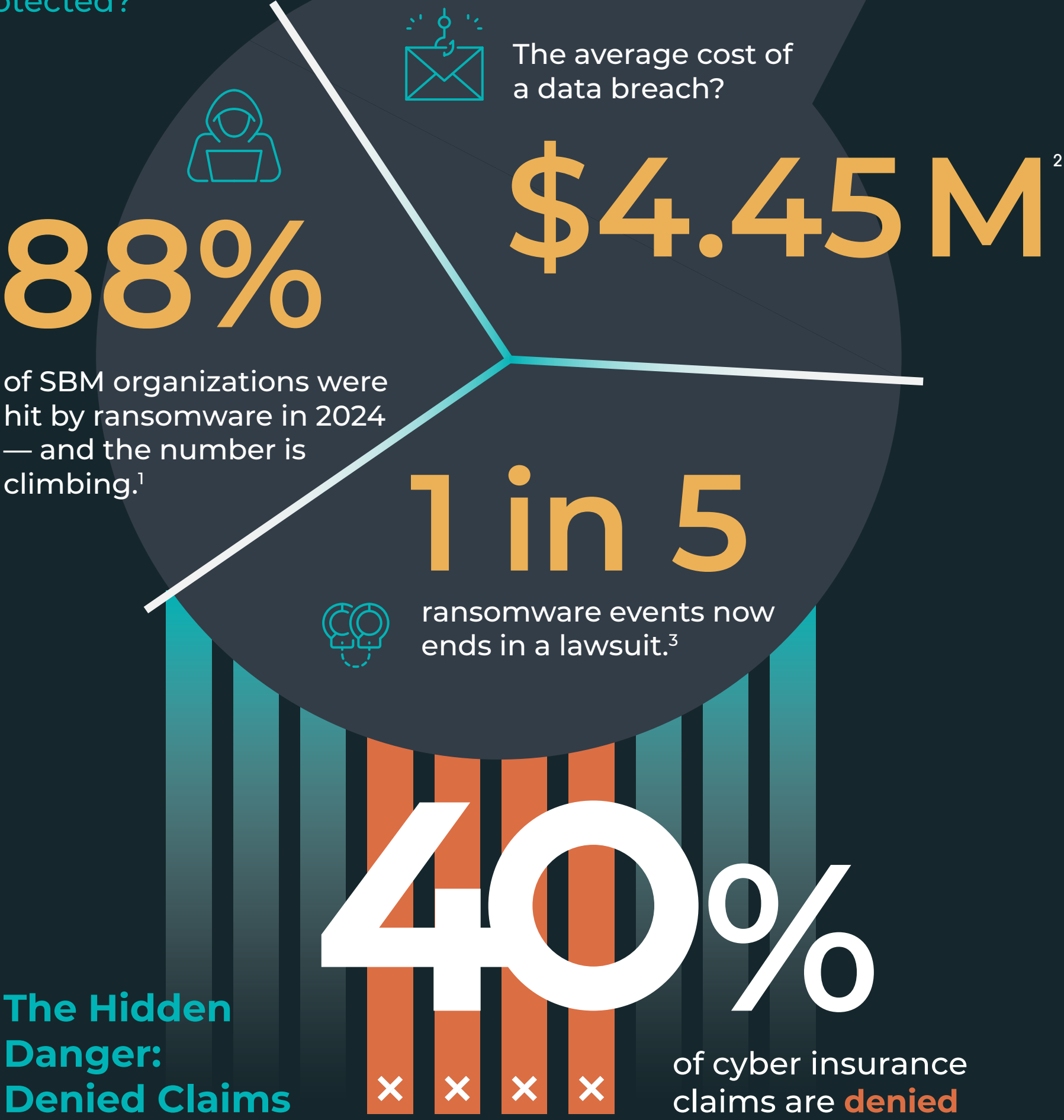


Cyber Insurance: Why 40% of Claims Get Denied

And What You Can Do to Avoid Being Next

Ransomware Is on the Rise — Are You Protected?



That means almost half of impacted businesses never get the help they expected.

Top 5 Reasons Cyber Insurance Claims Are Denied

 Failing to Protect Data No MFA, patching gaps, or poor endpoint security.	 Lack of Documentation No evidence of response plans, testing, or employee training.	 Regulatory Compliance Violations Falling short of standards like PCI, HIPAA, FTC Safeguards.	 Misrepresentation on Applications Inaccurate or exaggerated answers lead to denied payouts.	 Delayed Reporting Most insurers require notice within 24–48 hours.
 Tip: Ensure firewalls, patches, and endpoint protections are fully in place.	 Tip: Maintain up-to-date logs, policies, and training records.	 Tip: Stay compliant — insurers will audit.	 Tip: Double-check your insurance forms — honesty matters.	 Tip: Train staff on incident reporting and follow your response plan ASAP.

Don't Let a Denied Claim Shut You Down

The best way to protect your business (and your claim)?
Get a Cyber Insurance Readiness Assessment from a trusted IT partner.

IronEdge can help you:

- Identify compliance gaps.
- Strengthen your security posture.
- Validate your coverage alignment.
- Avoid surprises during a claim.

[Get Started](#)



Sources: Verizon's 2025 Data Breach Investigations Report
IBM Cost of a Data Breach Report
Comparitech Research Report
Delinea 2023 State of Cyber Insurance Report