

INSURANCE DIGITAL RISK & RESILIENCE REVIEW

Helping businesses strengthen claims confidence and reduce the risk of surprises.

What's At Risk?

Industry data shows that **between 27% and 40% of cyber and business interruption claims are denied or partially paid** due to unmet policy conditions, lack of documentation, or exclusions. These aren't technical failures—they're avoidable oversights in how the business is run.

The Solution

The **Insurance Digital Risk & Resilience Review** helps businesses prepare for cyber or business interruption (BI) insurance with clarity and confidence. It reviews how policy terms and scope of coverage align with real-world operations—highlighting where gaps in documentation, responsibilities, or continuity planning could delay or invalidate claims. The result is a practical set of actions to improve claims readiness and reduce the risk of surprises.

Common Issues Identified

- Policy terms not fully understood or met—especially around response timelines, exclusions, expected technical controls, or other claim prerequisites
- Supplier dependencies undocumented or misaligned with coverage expectations
- Staff not trained in required response, reporting, or preventative practices

What You Gain

- Stronger claims defensibility through clear, documented controls
- Confidence that your operations meet policy conditions
- Prioritised improvements to reduce disruption and friction
- A practical complement to your existing IT and insurance support

How It Works

1. **Policy Fit Conversation:** Quick review of your current or proposed BI/cyber policy and any insurer or broker-supplied expectations.
2. **Operational Readiness Scan:** Review of key business systems, supplier setup, incident response, access, and backup readiness
3. **Summary & Priority Actions:** Concise report identifying specific issues that may affect claims and actions to close gaps.

- 4. Optional Remediation Support:** Templates, guidance, or briefings to support documentation, awareness, or supplier planning—along with ongoing support, monitoring, and training to help maintain readiness as the business evolves.

Positioning

This is a practical, business-aligned review, not a technical audit or legal opinion. It helps businesses reduce the risk of disputes, delays, or denials by showing that their practices align with what insurers expect in real-world scenarios.

Referral Fit

Particularly suitable for:

- Brokers seeking to improve client insurability and retention
- Businesses renewing or expanding BI/cyber coverage
- Firms experiencing increased insurer scrutiny or new policy terms
- Owners or managers unsure if coverage would apply in a real-world incident

About Sanctuary

Sanctuary Advisory Services provides structured risk insight and clear, proportionate guidance for growing businesses. With 30+ years of experience, Sanctuary helps clients align resilience with expectations—without complexity.

“I thought we were covered until the insurer asked for documentation I didn’t know we needed. This review helped us close those gaps before it became a problem.”

To discuss how this solution could support your business or clients, get in touch.

Visit: www.sanctuaryadvisory.com

Email: info@sanctuaryadvisory.com

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