

Care Home Cyber Risk Checklist 2026

A provider checklist for digital care records, rota systems, medication platforms, payroll, supplier portals and incident readiness.

Records

Care planning systems create continuity risk when access is disrupted.

Data

Resident, staff and health data can create high sensitivity exposure.

Recovery

Backup testing and supplier escalation routes are key underwriting evidence.

Checklist

- Multi-factor authentication
- Backup test date
- Device control
- Supplier incident route
- Cyber incident plan

Insurance evidence

- System dependency list
- Data map
- Training records
- Patch policy
- Business continuity plan

Insurance interpretation

Cyber control	Insurance relevance
MFA on email and systems	Reduces account takeover and invoice fraud exposure.
Tested backups	Supports recovery after ransomware or platform outage.
Supplier contacts	Speeds response where care records or rota tools fail.

Source note

Designed as an Insure24 editorial briefing. Refresh annually alongside CQC, Skills for Care, ONS, HSE, GOV.UK fire and ICO source updates. insure24.co.uk/care-home-insurance/