



Cowbell Prime 100

- Standalone cyber insurance program for businesses with up to \$100m in revenue.
- Ideal for first-time buyers or businesses upgrading from a BOP or a packaged policy.
- **Admitted in 46 states and D.C.**
- Written on "A- excellent" rated paper, backed by a panel of top global reinsurers.

Prime 100 delivers essential cyber insurance protection with simplicity and speed:

- A set of coverages strictly dedicated to cyber,
- Coverages for the diversity of today's cyber threats - not just data breaches,
- The ability to customize the policy to the unique risk exposures of every business,
- Includes coverage for ransom and extortion, business interruption, social engineering, and fraudulent funds transfer.

What's unique about Prime 100

- ✓ Instantaneous bindable quotes and policies delivered in minutes.
- ✓ Individualized policies that match every business' unique risk profile.
- ✓ Cowbell Factors: continuously updated risk ratings and peer benchmarking.
- ✓ Cowbell Insights: continuous advice to remediate identified exposures.
- ✓ Access to Cowbell's risk engineering team for live guidance.
- ✓ Cyber awareness training for employees at no charge, up to 20, with the policy.

Benefit from Cowbell's cyber solutions



Clarity



Personalization



Value



Prime 100 Coverages

The portfolio of coverages in Cowbell Prime 100 is designed to address the diversity of cyber incidents and resulting damages that can impact businesses.

Security Breach Expense

Coverage for losses and expenses directly associated with recovery activities in the aftermath of a cyber incident. This can include investigation and forensic services, notification to customers, call center services, overtime salaries, post-event monitoring services such as credit monitoring for impacted customers and more.

Security Breach Liability

Coverage for third party liability directly due to a cyber incident and that the insured becomes legally obligated to pay. This includes defense expenses, compensatory damages, and settlement amounts, and fines or penalties assessed against the insured by a regulatory agency or government entity, or for non-compliance with the Payment Card Industry Data Security Standards.

Restoration of Electronic Data

Coverage for the costs to replace or restore electronic data or computer programs in the aftermath of an incident. This can also include the cost of data entry, reprogramming and computer consultation services to restore lost assets.

Extortion Threats

Coverage for loss resulting from an extortion threat that is discovered during the policy period. This can include approved firms and resources that determine the validity and severity of threat, interest costs associated with borrowing for the ransom demand, reward payment that leads to conviction and arrest of party responsible, the ransom payment and other reasonable expenses.

Public Relations Expense

Coverage for the fees and costs to restore reputation in response to negative publicity following a cyber incident or a security breach. This includes, for example, the fees associated with the hiring of a public relations firm that handles external communications related to the breach.

Computer & Funds Transfer Fraud

Coverage for the losses due to a fraudulent computer operation that causes money (or other property) to be transferred from an insured's account. This also covers losses incurred by a fraudulent instruction directing a financial institution to debit money from the insured's transfer account.

Social Engineering

Coverage for a loss resulting from a social engineering incident where the insured is intentionally misled to transfer money to a person, place or account directly from good faith reliance upon an instruction transmitted via email by an imposter. A documented verification procedure requirement needs to have been completed in order to be provided coverage.

Ransom Payments

Coverage for the reimbursement of the monetary value of any ransom payment made by the insured to a third party in response to a ransom demand to resolve an extortion threat.

Hardware Replacement Costs

Coverage for the cost to replace computers or any associated devices or equipment operated by the insured that are unable to function as intended due to corruption or destruction of software or firmware, resulting from a cyber incident.

Business Income & Extra Expense

Coverage for the losses and costs associated with the inability to conduct business due to a cyber incident or an extortion threat. Business income includes net income that would have been earned or incurred. Note that business interruptions due to system failure or voluntary shutdown are not covered.

Post Breach Remediation Coverage

Coverage for labor costs incurred to resolve vulnerabilities or weaknesses in the insured's computer system that are identified by an independent security firm after a cyber incident. Identified upgrades or improvements must reduce the probability or potential damage of a future incident to qualify.

Website Media Liability

Coverage for the income loss and extra expense due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation or delay in performance of a service provider's computer system.

Telecommunications Fraud

Coverage for the cost of unauthorized calls or unauthorized use of the insured's telephone system's bandwidth, including but not limited to phone bills.

Value to Policyholders

Closed-Loop Risk Management

Every Cowbell's cyber policy provides value from the day it is issued and throughout the policy period, regardless of whether a cyber event occurs. Our closed-loop approach to risk management - **ASSESS, INSURE, IMPROVE, RESPOND** - enables proactive risk mitigation where cybersecurity and insurance efforts are coordinated.



ASSESS

Use Cowbell Factors™ to quantify your risk exposure and learn exactly how much and what type of coverages your business needs.

INSURE

With your broker, determine insurable threats and their financial impacts to develop a cyber insurance policy custom-designed to suit your risk profile.

IMPROVE

Use our continuous risk assessment and risk insights or ask our Risk Engineering team for guidance to remediate exposure and optimize your premium.

RESPOND

Cowbell's cyber claim experts are on-call 24x7 to help you immediately with a full range of post-incident recovery services.



The Leader in Cyber Insurance for SMEs

Cowbell aims to make cyber insurance accessible to all and help insureds strengthen their cyber resilience. Our policies come bundled with extensive risk management resources so that businesses can reduce their exposure and avoid incidents.

Availability

Cowbell Prime 100 is available as an admitted product in 46 States + DC



Cowbell delivers standalone cyber insurance nationwide on an admitted, surplus, or excess basis.

Risk Appetite:

- Financial Services
- Healthcare
- Retailers
- Manufacturing
- Law Firms
- Medical & Dental Offices
- Insurance Agencies
- Professional Services
- Hospitality
- Accounting Firms
- Nonprofit Organizations
- Contractors
- Truckers
- Wholesale
- and more



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