

## PRIME TECH

# Product Overview

Technology E&O insurance combined with our cyber coverage

Prime Tech is a non-admitted professional indemnity offering designed for technology businesses with up to \$1B in revenue that need combined Technology Errors & Omissions (E&O) and cyber coverage. It's the ideal solution for companies where performance issues or security failures could cause financial or reputational loss. Prime Tech provides limits up to \$5M.

### Comprehensive protection

Prime Tech blends E&O and cyber coverage to address risks tied to both technology performance and digital security, delivering protection that evolves with today's threats.

### Tailored for tech companies

From SaaS providers to IT consultants, Prime Tech is designed for the exposures that matter most in the technology sector, explained in clear, simple terms that brokers can share with clients.



### Risk Appetite:

- AV/Video Services
- Content Management Software
- Data Analytics
- Data Center/ Colocation Services
- Database Management Systems
- Hardware Resellers
- Health and Wellness Software
- IT Consulting Services
- IT Staffing
- IT System Integrators
- Mobile App Developer
- Non-Mission Critical Hardware Manufacturing (Accessories)
- Office Productivity Software
- Reservation Software
- SaaS/App Service Provider
- Schedule Management System
- Training Software
- Web Services

The background of the page is a photograph of a woman with her hair in a ponytail, wearing a dark blazer over a light-colored top and a blue lanyard. She is standing in a server room, looking at a rack of servers and touching one of the units. The room has blue lighting and server racks in the background.

## The Cowbell Advantage

We design coverage around what actually happens in a cyber event, explained in clear, simple terms brokers can share with clients.

Every policy goes beyond insurance to deliver resilience that resonates: calm, effective protection that strengthens businesses before, during, and after an incident:

**Cowbell Factors™:** Easy-to-understand risk ratings that reveal vulnerabilities clearly.

**Expert Claims Support:** 24/7 in-house specialists who lead with empathy, guide recovery, and provide peace of mind when it matters most.

**Cowbell Connectors:** Simple integrations with leading cloud and security providers that validate security practices—working like a constant quiet hum in the background, always active, always reinforcing protection.

**Optimize Your Premium:** Activate a Cowbell Connector, and become eligible for a 5% premium credit. For Prime 250 policyholders only.

**Cowbell Insights:** Practical, actionable guidance to strengthen defenses.

**Cowbell Resiliency Services (CRS):** Practical tools and expert guidance to help businesses identify vulnerabilities, strengthen defenses, and recover faster

**Cybersecurity Awareness Training:** Complimentary, easy-to-administer training programs that turn employees into the first line of defense\*

*\*Cybersecurity awareness training offered through Wizer. Policyholders get unlimited seats at no additional cost for the first policy year. Email us at [cybersecurity@cowbellcyber.ai](mailto:cybersecurity@cowbellcyber.ai) to learn more.*

*Prime Tech is powered by Cowbell Co-Pilot, our AI-driven assistive underwriting tool. It delivers a customized, efficient approach to underwriting and coverage, reinforcing our position as the steady partner in a fast-moving industry.*

# Prime Tech FAQ

## What are some typical Tech E&O claims scenarios?

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- When a company's technology services or products fail
- Defective hardware that is delivered to clients
- An unplanned outage resulting from a technical error
- Software that causes a glitch resulting in financial loss
- Intellectual property rights dispute from a competitor regarding media content that was posted on the website

## What coverage is offered?

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- Delay in delivery
- Negligence
- Misrepresentation
- Breach of warranty/ contract
- Product failures
- Copyright of software code

## What are the other associated costs that Prime Tech may assist with?

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- Cyber Extortion
- Data Restoration
- Social Engineering
- Business Interruption
- System Failure
- Cyber Crime
- Defense Costs
- Settlements or judgments
- Court Fees
- Privacy Breach Notification

## Prime Tech Coverage Benefits:

- Surplus Lines available in all 50 states
- Duty to defend
- Defense costs for privacy-related regulatory proceedings
- Contractual indemnity coverage includes obligations owed to customers resulting from alleged wrongful acts
- Expansive breach of contract coverage
- Broad intellectual property infringement coverage
- Complex negligence coverage
- No exclusions for
  - Guarantees
  - Consequential Damages
  - Breach of Warranties



## Cowbell: The Sound Approach to Risk

Cowbell delivers insurance that cuts through complexity and adapts as risks evolve. With streamlined quoting, expert guidance, and protection designed for the realities of today's threats, we make coverage easier to understand and more reliable when it matters most. Behind it all is the Hum—our constant, quiet vigilance—building stronger businesses, trusted partnerships, and the quiet confidence to keep moving forward.



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