



Prime One Cyber Insurance

Cyber protection that
goes beyond insurance



Your clients rely on digital systems every day – to serve customers, manage data, and pay staff.

When those systems go down, the impact is felt straight away: lost revenue, unhappy customers, shaken trust.

And it's not just the large corporates.

- Ransomware can lock a small business out of its files and systems.
- An email scam can drain accounts in minutes.
- Even a short outage can bring operations to a halt.

The Prime One cyber protection package helps protect your clients from those risks with clear, essential insurance cover for the most common cyber threats. Powered by Cowbell's cyber expertise and with insurance backed by Zurich's financial strength, it also provides built-in tools that help clients stay stronger before, during, and after an incident.

Coverage at a glance*

Prime One insurance cover is clear and straightforward:

- **Cybercrime**
Cover for social engineering, fraudulent fund transfers, and digital theft
- **Extortion & Ransomware**
Cover for investigation, negotiation, and payment support where legally permissible
- **Liability & Media Coverage**
Cover for defence costs and damages for privacy breaches, network security failures, and advertising issues
- **Breach Response Costs**
Cover for forensics, legal, customer notification, identity monitoring, and crisis communications
- **Business Interruption & System Failure**
Cover for lost income and extra expenses when operations are disrupted, including voluntary shutdowns to prevent greater damage
- **Data Restoration & Bricking**
Cover for restoring compromised data or replacing systems made unusable by a cyber incident

*Limits, exclusions, terms, and conditions apply.



The Cowbell Advantage

The Prime One cyber protection package isn't just about paying claims. It gives your clients clear, easy-to-use tools that make them stronger – and it shows the value you bring by putting Prime One in their hands.

- **Cowbell Factors™**
Clear risk ratings that reveal vulnerabilities in plain terms
- **Cowbell Insights™**
Practical, actionable guidance to strengthen defences
- **Cybersecurity Awareness Training***
Complimentary, easy-to-administer training that helps staff spot threats early
- **Cowbell Resiliency Services (CRS)**
Tools and expert support to identify vulnerabilities, improve defences, and recover faster
- **Expert Claims Support**
24/7 in-house specialists who guide recovery with empathy and expertise

*Cybersecurity awareness training offered through Wizer. Available to clients at no additional cost for the first policy year.

The Prime One Difference

Straightforward

Quick quotes, clear cover, and a simple path to protection

Practical

Plain language, proactive support, and cover that makes sense

Trusted

Written on Zurich Australian Insurance Limited paper, combining financial strength with Cowbell's cyber expertise

Get Started

Prime One makes cyber cover simple, fast, and effective.

Contact us at hello@cowbell.au to learn more or connect with our team.



Cowbell Insurance Solutions Pty Ltd, Suite 1 Level 20, 133 Castlereagh Street, Sydney NSW 2000
1800 844 989 | hello@cowbell.au
ABN 52 684 362 552, AFS Licence 700075

We act as the delegated authority holder for Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence 232507 in entering into, varying and cancelling policies and managing claims.
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