






Standalone vs Packaged Cyber

Standalone cyber insurance policies deliver protection against the variety of cyber incidents that businesses face - from data breaches to social engineering and ransomware.

	Cyber as an Endorsement to Another Policy	Cowbell Prime 100 Standalone Cyber Insurance
Scope of Coverage	Limited to data breach incidents	Cyber-specific
Coverage Description	Lacks details, imprecise	Cyber-specific
Policy Definition	Entangled with non-cyber	Cyber-specific
Coverage Limits	\$100k limit; too low to cover cyber incidents	 Up to \$5 million
Application Process	Paper-based; time-consuming	 100% online, 5 min quote and bind process
Claim Experience	High rate of claim denial	 Coverage clarity results in streamlined claim process
Claim Resources	Claim generalists	 Cyber experts
Premium	Potentially low but so is delivered protection	 Based on thorough risk assessment

Cowbell Cyber provides significant value beyond cyber insurance:

- **Cowbell Factors** give policyholders direct access to their cyber risk ratings along 7 dimensions, along with industry peer benchmarking.
- **Cowbell Insights** offers policyholders recommendations to reduce cyber risks.

Cowbell Factors and Cowbell Insights are both updated continuously reflecting in real-time the risk exposure of the organization.

