



Medical and Dental Offices

Why Cyber Insurance?

Do you:

- Store your patients' medical data on a shared network drive?
- Process patient fees and payments electronically?
- Have an EHR system and other electronic systems?
- Allow employees to access patient data on their own devices?

If you answered "Yes" to any of the above, you could be exposed to cyberattacks. Cyber insurance covers losses and expenses to recover from an incident including legal and client notification services.

Common Cyber Risks for Medical and Dental Practices

Compromise of Patient Data

- Cyber incidents might lead to the compromise of medical records.
- This can result in HIPAA violations, with fines of up to \$1.5 Million.
- Cyber insurance can cover expenses to recover from an incident, notify impacted patients, and may cover related regulatory penalties.

Lost or Stolen Phone, Computer, or Tablet

- Medical staff has access to various patient data. A stolen or lost device can compromise the data privacy of your patient.
- This could result in lawsuits from patients.
- Cyber insurance can cover investigation and reputation damage costs.

Business Interruption

- A shutdown due to a cyber incident can result in a loss of income.
- If a breach occurs, malware could impact your data backup, making it nearly impossible to restore patients' medical records.
- Cyber insurance can cover business interruption costs.

Compromised Payment Information

- Your practice could be a victim of a phishing attack that leads to fraudulent transfers of funds.
- Cyber insurance can help with covering financial loss and expenses to recover from fraudulent activities.



Why Cowbell For Your Cyber Insurance Needs?

Every business needs financial insurance protection against cyber threats. Cowbell offers the coverage options and limits that are necessary to recover rapidly from a cyber incident. How is Cowbell different? Our value to policyholders goes beyond the policy itself. We empower businesses to take their cyber risk into their own hands - from understanding exposures, to insuring, and improving the risk.



Closed-Loop Risk Management

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.

Cowbell Delivers Robust Cyber Insurance Protection

Cowbell's mission is to make cyber insurance accessible to all businesses and help policyholders strengthen their resilience against cyber threats. Our policies include continuous risk assessment and extensive risk management resources so that businesses can take their cyber risk into their own hands and avoid incidents.