



# Nonprofit Organizations

## Why Cyber Insurance?

Do you:

- Use an electronic donation platform?
- Process donor information and donations electronically?
- Utilize a donor management system for compliance reporting?
- Allow employees to access sensitive donor data on their personal 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 Nonprofit Organizations

#### Compromise of Donor Information

- Cyberattacks could expose sensitive donor data, harm an organization's reputation, and lead to lawsuits from donors.
- Cyber insurance can cover expenses to recover, notify impacted parties and handle reputation damage costs.

#### Cyberattacks on Donor Management Systems

- A cyberattack on a donation platform could lead to a loss of donations and the unauthorized exposure of donation information.
- Cyber insurance covers the cost of notifying affected parties, breach investigation, business interruption costs, and more.

#### Compromised Donor Payments

- Every online transaction is susceptible to fraudulent activity.
- Email, online payments, or online contracts can get compromised.
- Cyber insurance can cover losses from fraudulent transactions.

#### Business Interruption

- If a breach occurs, it could impact past donation reporting, which could lead to a lack of compliance with federal and state regulations.
- Cyber insurance could cover business interruption costs and regulatory fines.

**Other Risks:** Ransomware, Social Engineering Attacks and Bricking

## 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.