







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
Risk Improvement Services	Limited and only available at time of purchase	 Bundled with the policy at no additional cost and always on

Cowbell Cyber provides value to policyholders beyond cyber insurance:

- **Continuous risk assessment:** Cowbell Factors delivers risk ratings and industry peer benchmarking
- **Cowbell Insights** provides up-to-date recommendations to improve risks
- **Security awareness training:** Available to up to 20 employees at no additional cost

