



## Retail

*(applicable for freelance work)*

### Why Cyber Insurance?

Do you:

- Maintain an online database of clients and partners?
- Operate an e-commerce website for your business?
- Process fees and accept payments electronically?
- Run a customer loyalty program?

**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 Retailers

#### Cyber Crime and Funds Transfer Fraud

- Any transaction conducted electronically (wiring of funds to a supplier, customer credit card payment in-store or online, etc.) is susceptible to fraudulent activity.
- With the rise of e-commerce, retailers are more susceptible to fraud.
- Cyber insurance can cover financial loss due to a cyber incident.

#### Compromised Customer Information

- If you store customers' data electronically (computer or online), a data breach might compromise their personal information and you will need to notify them.
- Cyber insurance can cover breach investigation, notification of impacted individuals, and legal services if needed.

#### Phishing and Email Scams, Invoice Manipulation

- A successful phishing attack can lead to fraudulent transfer of funds.
- Cybercriminals might manipulate your email or phone systems and lead you or your staff to pay fake invoices.
- Cyber insurance with first-party, liability, and cybercrime coverage can cover such incidents.

**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.