

# Waste Management

## *Why Cyber Insurance?*

Do you:

- Maintain a database of clients online or on a computer?
- Use cloud services to store your clients' financial files and other sensitive data?
- Communicate with clients via email or phone?
- Process fees and payments electronically?
- Allow employees to access systems and client data from their own devices?

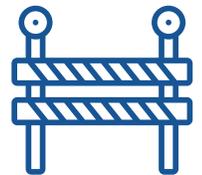
If you answered "Yes" to any of the above, you are a target for cyberattacks. Cyber insurance covers losses and expenses to recover from an incident including legal and policyholder notification services.

## Common Cyber Risks for Waste Management Services

### Business Interruption

- Shut-down due to a cyber incident such as a ransomware attack.
- A cyberattack could impact your data backups as well, making it nearly impossible to restore your clients' sensitive files.

✓ Cyber insurance can cover business interruption costs and the cost to rebuild systems.



### Compromise of Clients' Data

- Cyber incidents might lead to the compromise of clients' financial data and could damage your reputation.
- Incidents can also lead to the access of financial files being blocked.

✓ Cyber insurance can cover expenses to recover, notify impacted clients, and subscribe them to a credit monitoring service.

### Phishing and Email Scams

- Email-based attacks have skyrocketed since the start of the pandemic, and these could lead to unauthorized access of your system and digital assets.

✓ A cyber insurance policy with first party liability and cybercrime coverage, as well as cybersecurity awareness training for employees can cover such incidents.



### Lost or Stolen Phone, Computer or Tablet

- Employees often have access to clients' financial and other sensitive data. A stolen or lost device can compromise that data.
- This could result in lawsuits from clients.

✓ Cyber insurance can cover breach investigation, notification of impacted individuals and legal services if needed.

**Other Risks:** Cyber crime, Invoice manipulation

## Why Cowbell™ For Your Cyber Insurance Needs?

As a business, it might seem easier to get cyber coverage as an endorsement to another commercial policy (Business Owner Policy, or other). Below is a summary of why standalone cyber from Cowbell provides more robust protection and additional value.

	Packaged Cyber Data Breach Endorsement	Standalone Cyber Cowbell Prime™
Data breach coverage	✓	✓
Broad coverage for cyber incidents*		✓
Third party liability coverage		✓
Online, simplified application process		✓
Continuous risk assessment (Cowbell Factors™)		✓
Customizable policies		✓
Cybersecurity awareness training (for employees)		✓
Pre- and post-breach services		✓
Claims handled by security experts		✓

\*Ransomware, Cyber crime, Fraudulent transfers and more.

### Cowbell Supports Closed-loop Risk Management

Cowbell's cyber policies are admitted, written on "A" rated paper, and available nationwide. Our goal is to deliver value to our policyholders on day one with a closed-loop approach to risk management that includes: continuous risk assessment, risk benchmarking, recommendations for risk improvement, and cybersecurity awareness training for every employee.

### Additional Resources:

- [Cowbell Prime 100 vs BOP data breach endorsement](#)
- [Cowbell Prime 250 introduction](#)
- [Getting more than a policy with Cowbell Insights](#)
- [Breach and claim scenarios](#)
- [More industry-specific resources](#)

## Cyber Insurance Made Easy

Cowbell Cyber delivers standalone, individualized and state-admitted cyber insurance to small and mid-size businesses. Cowbell's cyber policies include risk management resources, including risk insights and assessment, breach coaches, and cybersecurity awareness training.