



Insurance Agencies

Why Cyber Insurance?

Do you:

- Maintain a database of policyholders' and partners' financial and other sensitive data online or on a computer?
- Communicate with policyholders via email or phone?
- Allow employees to access systems and data from 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 Insurance Agencies

Compromise of Client Data

- Cyber incidents might lead to the compromise of policyholders' private information and could damage your agency's reputation.
- Incidents can also lead to past claims being exposed.
- Cyber insurance covers expenses to recover, handle reputation damage costs, and notify impacted policyholders.

Ransomware Attacks

- Cybercriminals can access the data on your servers, lock computer files, and demand a ransom for them.
- Even after a ransom is paid, they could still delete important data and leak sensitive information.
- Cyber insurance covers the cost to unlock computer systems and recover files.

Business Interruption

- Agency shutdown due to a cyber incident could result in loss of income and policyholder trust.
- If a breach occurs, malware could impact your data backup as well, making it nearly impossible to restore your policyholders' data.
- Cyber insurance can cover business interruption costs.

Other Risks: Social Engineering Attacks, Bricking, Cyber Crime



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.