



# Why Cyber Insurance?

### Do you:

- Maintain a customer/client database online or on a computer?
- Interact with your customers/clients via email or phone?
- Operate a website for your business?

If you answered "Yes" to any of the above, you could experience a cyber incident. Standalone cyber insurance covers losses and expenses needed to recover quickly, including legal and client notification services.

# Common Cyber Risks for Small and Medium-sized Enterprises

## **Business Interruption**

- Shutdown due to a cyber incident such as a ransomware attack.
- When data backups are impacted, restoration can be near impossible.
- Cyber insurance can cover the loss of revenue due to business interruption, and the cost of rebuilding compromised systems.

## Phishing and Email Scams

- Just one click on a malicious link can lead to a cyber incident.
- Cyber insurance provides coverage for first-party expenses, loss of revenue, liability, and more.

## Compromise of Customers' and Supply Chain Data

- Cyber incidents might lead to the compromise of sensitive data and could damage your reputation.
- Cyber insurance can cover expenses needed to recover data, notify impacted parties, and subscribe them to a credit monitoring service.



# Why Cowbell For Your Cyber Insurance Needs?

We offer coverage options and limits that are necessary to recover rapidly from an incident. Through education and resources, we empower you to take your cyber risk into your own hands - by understanding and minimizing exposures.



## Closed-Loop Risk Management

#### **ASSESS**

Use Cowbell Factors™ to quantify your risk exposure and learn exactly how much and what type of coverage 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, as well as our cybersecurity marketplace <u>Cowbell Rx</u>, to remediate exposure and optimize your premium.

#### **RESPOND**

Cowbell's in-house cyber claim experts are on-call 24x7 to help you immediately with a full range of post-incident recovery services.



Every business with a Cowbell cyber insurance policy can access our platform and benefit from Cowbell Factors, Cowbell Insights, free cyber awareness training, and more.

## Get Your Cowbell Factors →