



Prime Cloud

Frequently asked questions for businesses seeking coverage

Q: What does it take to qualify for coverage?

Applicants need to have their headquarters and the majority of their business operations in the U.S. with revenue up to \$750 Million. Applicants also need to host business critical workloads and assets on AWS cloud.

Q: What's covered?

Assets including software and data deployed on the AWS cloud for the AWS account(s) specified in the policy can be covered by a Prime Cloud policy.

Q: What's not covered?

Components of the cloud that are under AWS responsibility for operations, maintenance and security as defined in the applicable AWS user agreement(s) are not covered.

Q: Does the applicant need to link their AWS account to get a policy?

Yes, coverage is dependent on providing the telemetry required from the applicant's AWS account(s) through Cyber Guardian (and AWS Security Hub after the policy is issued).

Q: Does the applicant have to share their AWS account (s) telemetry to get a quote?

Yes.

Q: How do you determine the applicant's premium?

Cowbell uses the telemetry from the applicant's AWS security configuration provided by Cyber Guardian to benchmark their organization's cyber risk profile against Cowbell's risk pool.

Q: What can I do to reduce my premium?

Great cybersecurity hygiene is the first step to optimize your premium - multi factor authentication (MFA), patching, having a backup in place, cyber awareness training for employees, and an incident response plan will improve your risk profile and therefore help reduce your premium or provide additional policy options, for example, a lower deductible.

Q: What is Cyber Guardian Scanner™?

Cyber Guardian
Technology by  Swiss Re

Cyber Guardian Scanner performs a sweep of the applicant's AWS cybersecurity data to generate a quote that's unique to their infrastructure. Data from the Scanner feeds into their Cyber Guardian Risk Score. The applicant's Risk Score helps determine their cyber insurance quote and gives them an indication of the health of their cybersecurity.

Q: What is Cyber Guardian Continuous Monitoring™?

Cyber Guardian
Technology by  Swiss Re

Cyber Guardian Continuous Monitoring securely shares your AWS Security Hub data with Swiss Re technology so the Cyber Guardian platform can continuously assess the safety posture of your AWS Cloud infrastructure and provide timely insights. The AWS Security Hub helps monitor the health of the organization's AWS cloud environment and is included with the Prime Cloud insurance policy.

Q: What is Cyber Guardian Risk Score™?

Cyber Guardian
Technology by  Swiss Re

Cyber Guardian Risk Score is used to determine two things:
1) if an insurance quote can be provided, and
2) the price of the coverage.

Two principal factors determine the Risk Score. First, a telemetry score is generated based on the security configurations of the insured's AWS cloud. A second score is generated from the responses provided to the supplemental security questions. The two scores are considered together to arrive at the overall Cyber Guardian Risk Score.

Q: What is AWS Security Hub?

AWS Security Hub is a service that helps organizations manage their AWS cloud security posture from one comprehensive view. It performs security best practice checks, aggregates alerts and enables automated remediation.

Q: Does the policyholder need to activate AWS Security Hub?

Yes, this is a condition of the Cowbell Prime Cloud policy.

Q: What happens if the policyholder experiences a cyber incident?

The policyholder or their broker must notify Cowbell as soon as they are made aware of a potential cyber incident. Cowbell's incident response team will immediately engage the appropriate resources to scope the incident and allocate the best available resources with the cyber expertise to get the policyholder back to normal operations as quickly as possible. Depending on the type of incident, this might include a breach counsel, forensic services, ransomware negotiation experts and more.

Q: How do I file a claim?

As soon as you discover a potential cyber incident, you can file a claim with Cowbell by calling the 24x7 hotline at (833) 633-8666 or by an email to claims@cowbellcyber.ai

The Cowbell in-house claims team is available 24x7 to help policyholders recover.

Q: Can policyholders cancel their policy at any time?

Yes.

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