



Cowbell Prime 250

Cyber policies for businesses up to \$1B in revenue



Risk Appetite:

- Prof. Services
- Insurance Agencies
- Financial Services
- Medical Offices
- Accounting Firms
- Manufacturing
- Dental Offices
- Law Firms
- Retailers
- Hospitality
- Nonprofits
- Contractors
- Truckers
- Wholesale
- Healthcare
- and more!

Available in 50 states and D.C. on surplus papers. Standalone cyber insurance available nationwide on a surplus or excess basis.

Cowbell Prime 250 brings clarity to cyber insurance policies and superior protection with:

- Standalone cyber insurance program
- With a portfolio of coverages dedicated to cyber
- Coverages designed to address today's cyber threats - not just data breaches
- The ability to customize the policy to match the unique risk exposures of every business
- Paper provided by Palomar Specialty Insurance Company (AM Best FS Rating of A (Excellent)), backed by a panel of top global reinsurers

What's unique about Prime 250

1 Preset Industry-Specific Packages

Basic, Popular, Elite - so that agents can present highly relevant quotes and issue policies in minutes.

2 Cowbell Connectors

One-click activation of connectors to major cloud providers and security solution deliver deeper risk insights, and recommendations to improve security posture, and help optimize premium.

3 Cowbell Factors™

Continuously updated risk ratings and peer benchmarking.

4 Cowbell Insights™

Advice to remediate identified exposures and vulnerabilities.

Prime 250 Coverages

Prime 250 coverages are designed to address the diversity of cyber incidents and damages that impact businesses. The list below is non-exhaustive but include the most commonly selected coverages.

Liability Costs

Coverage for (1) defense expenses, (2) monetary damages the insured becomes legally obligated to pay including pre-judgment interest, post judgment interests, judgments or settlements; and (3) punitive, exemplary, or multiplied damages but only to the extent such damages are insurable under the applicable law most favorable to the insurability of such damages.

Business Interruption Loss

Coverage for the income loss and extra expenses due to the actual and measurable interruption or degradation in performance of the insured's computer system. This would also include a voluntary shutdown of the insured's computer system when such action is taken to minimize, avoid or reduce further damage as a result of a covered incident.

Extortion Costs

Coverage for losses from a privacy incident or network security incident resulting from a credible threat or series of threats, such as a ransomware attack. This can include expenses to investigate the cause of an extortion threat and the payment amounts, including the actual costs to execute such payment (whether in digital or traditional currency).

Cyber Crime Loss

Coverage for loss of money or digital currency directly resulting from any of the following covered events: (1) social engineering (2) reverse social engineering, (3) fraudulent transfer of funds. It also provides coverage for charges incurred by the insured from its telecommunications provider as a result of a telecommunications hack.

Data Restoration

Coverage for the cost to replace, restore, recreate or recover data residing on an insured's computer system that is compromised as a direct result of a network security incident. If such data cannot be replaced, restored, recreated or recovered, then data restoration is limited to the costs associated with that determination.

Contractual Damages

Provides a carve back to the breach of contract exclusion to cover contractual damages (for manufacturing risks only).

Bricking Cost

Coverage for the reasonable and necessary costs, subject to the insurer's prior consent, to replace, remediate or improve the insured's computer system. Costs must be incurred as a direct result of a network security incident.

System Failure

Coverage for the income loss and extra expenses due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation or delay in performance of the insured's computer system.

Missed Bid

Coverage for the net profit or net loss before taxes and interest that the insured could have reasonably earned or net loss that the insured could have reasonably avoided due to a missed bid or request for proposal (RFP), and the costs of retaining a forensic accountant to determine such amount (for construction risks only).

Reputational Harm Expense

Coverage for the income loss that the insured sustains during a period of indemnity that directly results from a communication via any medium specifically arising from an actual or alleged incident that threatens to, or actually does negatively harm the insured's reputation.

Utility Fraud Attack

Coverage for the additional amounts incurred due to the manipulation or deception, by an unauthorized third party for its use, of the insured organization's natural gas, oil, or internet.

Media Liability

Liability costs coverage for intellectual property infringement, other than patent infringement, resulting from the advertising of an insured's services. This builds upon the online media liability coverage in the base form to expand to printed advertising. This includes social media.

Cryptojacking

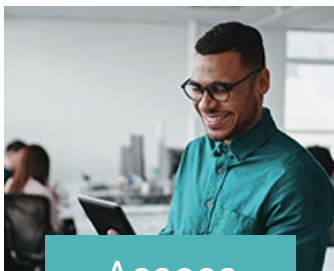
Coverage for the financial loss resulting from the unauthorized access or unauthorized use of computer systems to mine for digital currency that directly results in additional costs incurred by the insured organization for computing resources.

Value to Policyholders

Closed-Loop Risk Management

With Cowbell, policyholders get relevant financial protection against cyber incidents and benefit from effective risk management resources bundled with their policy. Cowbell is committed to partnering with its policyholders, enabling them to improve their risk profile throughout the policy period

regardless of whether a cyber event occurs. Our closed-loop approach to risk management- **Assess, Insure, Improve, Respond** - enables proactive risk mitigation where cybersecurity and insurance efforts are coordinated.



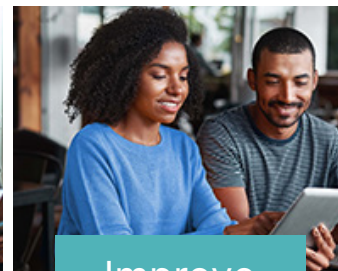
Assess

Use Cowbell Factors™ to quantify your risk exposure and learn exactly how much and what types of coverage your business needs.



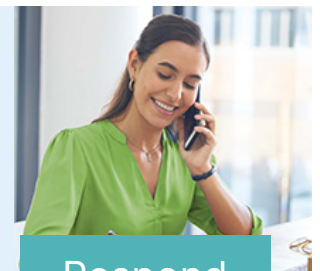
Insure

With your agent, 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

Our cyber claim experts are on-call 24/7 to help you immediately with a full range of post-incident recovery services.

Connect with us! Follow our [blog](#) and [social media](#) to stay up-to-date. Grow your cyber IQ with our insights into cyber insurance, cyber risk, and cybersecurity.

The examples and descriptions provided above are for general, informational purposes only. Notably, these descriptions do not set forth all possible scenarios and/or situations applicable to the described events. Policyholders should be aware that each situation is unique and their experience may not resemble those set forth in the above examples and descriptions. Nor should policyholders in any way rely on the above examples or descriptions as any type of guarantee or indication of how their particular situation will ultimately be resolved. Policyholders should always refer to their own Policy for specific terms and definitions applicable to their Policy. ©2024 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: <https://cowbell.insure/state-licenses/>