



Appetite Guide

Cowbell delivers customizable standalone cyber insurance policies to U.S. businesses with up to \$1B in revenue nationwide on an admitted, surplus, or excess basis.



Target Classes

- Carpet & Upholstery Cleaning Services
- Court Reporting & Stenotype Services
- Education Services
- Exterminating & Pest Control Services
- Investment Firms & Financial Advisors
- Janitorial Services
- K-12 Education
- Landscaping Services
- Locksmiths
- Office & Facilities Administrative Services

Medium Hazard

- Allied Health
- Architects & Engineers
- Arts, Recreation, & Entertainment
- Civic & Social Organizations
- Construction
- Contractors
- Holding Companies (additional information required-org chart)
- Hotels & Accommodations
- Real Estate Services
- Retail
- Research & Development (Life, Physical, and Engineering Sciences)
- Trucking/Transportation
- Trusts & Funds
- Warehouse & Storage
- Wholesale

Low Hazard

- Advertising, Public Relations
- Commercial Banking
- Consulting Firms
- Farming & Agriculture
- Forestry, Fishing & Hunting
- Talent Agencies & Executive Search Services
- Waste Management

High Hazard

We still write these classes but apply tight scrutiny on controls and limits

- Background Check Agencies
- Collection Agencies
- Colleges & Universities
- Commercial Printing
- Consumer Lending & Financing
- Data Processing & Hosting
- Hospitals
- Insurance Carriers & Agents
- Law Firms
- Manufacturing
- Mining
- MSPs
- Municipalities
- Oil & Gas
- Payroll Processing
- Title Agencies
- Utilities (*except Pipelines)

Restricted Classes of Business: Adult Entertainment, Cannabis, Cryptocurrency, Data Aggregators, Gambling (Online), Online Trading Platforms, Payment Processors, Political Affiliated Organizations, and Social Media including Crowdsourcing.

Contact our support team at concierge@cowbellcyber.ai to enquire about availability in your state.

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. ©2025 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: <https://cowbell.insure/state-licenses/>