cowbell®

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

Low Hazard

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

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

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.

US0028 0225