Cowbell Cyber Product Comparison:

Prime 100 vs. Prime 100 Pro vs. Prime 250

Cowbell offers cyber insurance solutions to American businesses with up to $1B in revenue.
Use the chart below to find out which product matches your clients' profile and needs the best.

	Prime 100**	Prime 100 Pro	Prime 250
Ideal business type	First-time buyers and businesses seeking broader protection from cyber threats	First-time buyers and businesses seeking broader protection from cyber threats	Mid-sized to large businesses that require sophisticated cyber protection
Annual revenue	Up to $100M	Up to $100M	Up to $1B
Paper rating	AM Best rated A- (Excellent), VIII	AM Best rated A (Excellent), X	AM Best rated A (Excellent), X or XV.
Paper provider	Spinnaker Insurance Company	Palomar Specialty Insurance Company	Palomar Excess and Surplus Insurance Company (AM Best A, X) // Chaucer Insurance Company (AM Best A XV)
Product type	Admitted	Admitted	Surplus
Primary / Excess	Primary	Primary	Primary & Excess
State availability	Available in 47 states and D.C*	Available in 42 states*	Available in 50 states and D.C
Limits	up to $3M	up to $3M	up to $5M
Minimum retention	Starting at $0*	$250*	$1,000*
Quoting capability	Instant Quoting and Binding on the Cowbell Platform	Instant Quoting and Binding on the Cowbell Platform	Subject to underwriting approval

	Prime 100	Prime 100 Pro	Prime 250
Question set	4-7 questions, depending on revenue	6 questions for accounts under $50M	11 questions
Auto renewal	Auto-Quoted/Signed App Required to Renew	Auto-Quoted/Signed App Required to Renew	Subject to underwriting approval
Policy type	Claims-made	Claims-made	Claims-made
Claims handing	24/7 Claims Hotline, claims handled by Cowbell	24/7 Claims Hotline, claims handled by Cowbell	24/7 Claims Hotline, claims handled by Cowbell
Underwriting requirements	No Prior Cyber Loss & Few Class Restrictions	No open cyber losses or claims larger than $50k.	Broad Appetite & Few Class Restrictions
Available via API	✔	✔	✔
Waiting period	6/8/12/24 hours	No Waiting Period	6/8/10/12/24/48 hours
Retroactive period	Full Prior Acts, 1 yr, 2 yr	Full Prior Acts, 1 yr, 2 yr, 3 yr	Full Prior Acts, 1 yr, 2 yr
Bind/Issuance Process	Digital attestation email or upload signed application	Upload signed application	Email binders@cowbellcyber.ai

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Available Coverage Options & Endorsements*

	Prime 100	Prime 100 Pro	Prime 250
First Party			
Breach Fund	✔	✔	✔
Post-Breach Remediation	✔	✔	
Separate/Additional Breach Fund	✔		✔
Business Interruption & Extra Expense	✔	✔	✔
Contingent Business Interruption	✔	✔	✔
System Failure	✔	✔	✔
Contingent System Failure	✔	✔	✔
Crime/Social Engineering	✔	✔	✔
Reverse Social Engineering	✔	✔	✔
Extortion/Ransom Coverage	✔	✔	✔
Reputational Harm	✔	✔ (Coming Soon)	✔
Public Relations Expense	✔	✔	✔
Data Restoration	✔	✔	✔
Bricking	✔	✔	✔
Cryptojacking	✔	✔	✔
Telecommunications Fraud/Utility Fraud	✔	✔	✔
Impersonation Fraud		✔	✔
AI-related Cyber Events	✔	✔	✔

	Prime 100	Prime 100 Pro	Prime 250
Third Party			
Cyber Liability	✔	✔	✔
Website Media Content Liability	✔	✔	✔ (Full media available)
PCI Fines & Penalties	✔	✔	✔
Regulatory Defense & Penalties	✔	✔	✔
Additional Endorsements			
Blanket Additional Insured	✔	✔	✔
Waiver of Subrogation	✔	✔	✔
Primary & Non-Contributory	✔	✔	✔
Additional Named Insured	✔	✔	✔
Policy Periods Shorter or Longer than 12 months	✔ (Coming Soon)	✔	✔

* See website, product flyer, or quoting platform for more coverage details.

**Prime 100 V.6. Reach out to your Cowbell contact to learn more.

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