Cowbell Cyber Product Comparison:

Prime One 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 One	Prime 250
Ideal business type	Organizations with advanced digital exposures and complex environments	Mid-sized to large businesses that require sophisticated cyber protection
Annual revenue	$250M-$1B	Up to $1B
Paper rating	AM Best A (Excellent)	AM Best rated A (Excellent), X or XV.
Paper provider	Chaucer Specialty Insurance Company	Palomar Excess and Surplus Insurance Company (AM Best A, X) // Chaucer Insurance Company (AM Best A XV)
Product type	Surplus	Surplus
Primary / Excess	Primary & Excess	Primary & Excess
State availability	Available in 50 states and D.C.	Available in 50 states and D.C.
Limits	Up to $10M	Up to $5M
Minimum retention	$1,000+	$1,000+
Question set	13 questions	11 questions

	Prime One	Prime 250
Policy type	Claims-made	Claims-made
Claims handing	In-house & 24/7 hotline	In-house & 24/7 hotline
Underwriting requirements	Broad Appetite & Few Class Restrictions	Broad Appetite & Few Class Restrictions
Available via API	N/A	✔
Waiting period	6/8/10/12/24/48 hours	6/8/10/12/24/48 hours
Retroactive period	Full Prior Acts, Inception, Prior Date	Full Prior Acts, 1 yr, 2 yr

Available Coverage Options & Endorsements

	Prime One	Prime 250
First Party		
Affirmative AI Incident Coverage	✔	
Quantum Computing Incident Coverage	✔	
Tangible Property Loss	✔	
Theft of Personal Funds	✔	
Post-Breach Remediation Costs	✔	
Forensic Accounting Costs	✔	
Proof of Loss Preparation Costs	✔	
Court Attendance Costs	✔	
Breach Fund	✔	✔
Post-Breach Remediation	✔	✔
Separate/Additional Breach Fund	✔	✔
Business Interruption & Extra Expense	✔	✔
Contingent Business Interruption	✔	✔
System Failure	✔	✔
Contingent System Failure	✔	✔
Crime/Social Engineering	✔	✔
Extortion/Ransom Coverage	✔	✔
Reputational Harm	✔	✔
Public Relations Expense	✔	✔
Data Restoration	✔	✔

	Prime One	Prime 250
First Party (cont.)		
Bricking	✔	✔
Cryptojacking	✔	✔
Telecommunications/Utility Fraud	✔	✔
Impersonation Fraud	✔	✔
Third Party		
Wrongful Collection	✔	✔*
Cyber Liability	✔	✔
Website Media Content Liability	✔	✔ (Full Media Available)
PCI Fines & Penalties	✔	✔
Regulatory Defense & Penalties	✔	✔
Additional Endorsements		
BIPA / Biometric Liability	✔	
Third Party Funds	✔	
Blanket Additional Insured	✔	✔
Waiver of Subrogation	✔	✔
Primary & Non-Contributory	✔	✔
Additional Named Insured	✔	✔
Policy Periods Shorter or Longer than 12 months	✔	✔

**Excludes BIPA-related exposures*

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

Cowbell: The Sound Approach to Risk

Cowbell delivers insurance that cuts through complexity and adapts as risks evolve. With streamlined quoting, expert guidance, and protection designed for the realities of today's threats, we make coverage easier to understand and more reliable when it matters most. Behind it all is the Hum—our constant, quiet vigilance—building stronger businesses, trusted partnerships, and the quiet confidence to keep moving forward.

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