

## PRIME 100 PRO

# Appetite Guide

Prime 100 Pro takes standalone, admitted cyber coverage to the next level. Built for SMEs seeking broader protection from cyber threats, it provides agents more flexibility and choices for their customers. Available on an admitted basis, Prime Pro offers \$3M limits to businesses with up to \$100M in revenue.

### ☑ Target Classes

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

### ⓘ Medium Hazard

- Architects & Engineers
- Arts, Recreation, & Entertainment
- Civic & Social Organizations
- Construction
- Contractors
- Freight/Transportation
- Hotels & Accommodations
- Research & Development (*Life, Physical, and Engineering Sciences*)
- Retail
- Trusts & Funds
- Utilities/Energy (*excluding pipelines*)

### ☰ Low Hazard

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



## ► High Hazard

- Colleges & Universities
  - Consumer Lending & Financing
  - Data Processing & Hosting
  - Healthcare
  - Real Estate
  - Wholesale/Warehouse & Storage
  - Insurance Carriers/ Agents
  - Law Firms
  - Manufacturing
  - Oil & Gas
- \*We still write these classes, but apply tight scrutiny on controls and limits*

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

## Prime 100 Pro Details:

- Offered exclusively through Cowbell
- Available in 41 U.S. states (and growing)
- Paper provided by Palomar Specialty Insurance Company (AM Best FS Rating of A (Excellent))
- Quote, bind, and issue with ease in the Cowbell Agent Platform
- Short and long-term policy options

To learn more about Prime 100 Pro, visit [cowbell.insure](https://cowbell.insure).

## 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.



This Appetite Guide is provided for general informational purposes only and does not constitute an offer of coverage. The classes and descriptions listed are not exhaustive and do not guarantee eligibility. Each risk is evaluated individually, and terms, conditions, limits, and availability may vary by state and are subject to underwriting approval. Prime 100 Pro is offered on an admitted basis with paper provided by Palomar Specialty Insurance Company; all coverage is subject to their terms, conditions, and approvals. Coverage is determined solely by the specific terms, conditions, limitations, and exclusions of the issued policy. Please refer to the policy for complete details. ©2026 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC. State Licenses: <https://cowbell.insure/state-licenses>