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PRIME 100 PRO

Product Overview

Admitted, standalone cyber insurance with enhanced coverage options for SMEs

Prime 100 Pro is designed for small and medium-sized enterprises (SMEs) with up to $100M in revenue that need broader coverage and flexible options beyond our Prime 100 program. It's ideal for businesses seeking stronger protection against emerging threats, with coverage that grows alongside their operations.

Expanded coverage options

Prime 100 Pro extends core cyber protection with endorsements typically reserved for larger businesses, such as cryptojacking, contingent business interruption, and reverse social engineering, with limits up to $3M. Businesses can also choose short, standard, or long-term policy options, adding flexibility while maintaining calm assurance of reliable protection.

Risk Appetite:

- Contractors
- Education Services
- Financial Services
- Hospitality
- K-12 Education
- Nonprofit Organizations
- Office and Administrative Services
- Professional Service
- Public Administration
- Retailers
- Transportation

The Cowbell Advantage

We design coverage around what actually happens in a cyber event, explained in clear, simple terms that brokers can share with clients.

Every policy goes beyond insurance to deliver resilience that resonates: calm, effective protection that strengthens businesses before, during, and after an incident:

Cowbell Factors™: Easy-to-understand risk ratings that reveal vulnerabilities clearly.

Expert Claims Support: 24/7 in-house specialists who lead with empathy, guide recovery, and provide peace of mind when it matters most.

Cybersecurity Awareness Training: Complimentary, easy-to-administer training programs that empower employees to identify threats before they turn into a cyber event*.

Cybersecurity awareness training offered through Wizer. *Policyholders get unlimited seats at no additional cost for the first policy year. Email us at cybersecurity@cowbellcyber.ai to learn more.*

Cowbell Insights: Practical, actionable guidance to strengthen defenses.

Cowbell Resiliency Services (CRS): Practical tools and expert guidance to help businesses identify vulnerabilities, strengthen defenses, and recover faster.

Cowbell Connectors: Simple integrations with leading cloud and security providers that validate security practices—working like a constant quiet hum in the background, always active, always reinforcing protection.

Streamlined process for agents

With only six underwriting questions required for accounts under $50M in revenue, Prime 100 Pro makes quoting simple and fast, so agents can match clients with the right, customized coverage in minutes.

Confidence that resonates

Paper provided by Palomar Specialty Insurance Company (AM Best FS Rating of A (Excellent)), and backed by a panel of top global reinsurers, Prime 100 Pro delivers the protection that businesses need to focus on growth, not cyber threats.

Prime 100 Pro Coverages

The portfolio of coverages in Cowbell Prime 100 Pro is designed to serve SMEs with enhanced options that cut through the complexity of cyber risk.

First Party Expense

- Cowbell Breach Fund
- Extortion Threats and Ransom Payments
- Replacement or Restoration of Electronic Data

First Party Losses

- Business Income and Extra Expense
- Cyber Crime Incidents

Enhancement Endorsements

- System Failure Loss
- Contingent Business Interruption
- Blanket Additional Insured
- Primary and Noncontributory
- Specified Defense/Breach Counsel
- Cryptojacking Loss
- Bricking Cost
- Waiver of Subrogation

Additional endorsements are available.

Third Party Coverages

- Cyber Liability

Available In 41 U.S. States

- Alabama
- Alaska
- Arizona
- Arkansas
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii*
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maryland
- Michigan
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Jersey
- New Mexico
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Virginia
- Wisconsin
- Wyoming

Prime 100 Pro is the first admitted Cowbell cyber insurance product in Hawaii

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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