

PRIME 250

Product Overview

Non-admitted, standalone cyber insurance for middle market risks

Prime 250 is designed for businesses with up to \$1B in revenue. It is the go-to solution for growing enterprises that need broader coverage limits, flexible options, and protection that keeps pace with more complex operations.

Broader, adaptable coverage

Prime 250 covers a wide range of incidents beyond data breaches, including ransomware, extortion, and business interruption events. It provides protection that evolves with risk, giving businesses the steady assurance to focus on growth.

Efficient and customizable

Agents can tailor coverage to a client's unique risk profile, ensuring protection fits the business rather than the other way around.

Confidence at scale

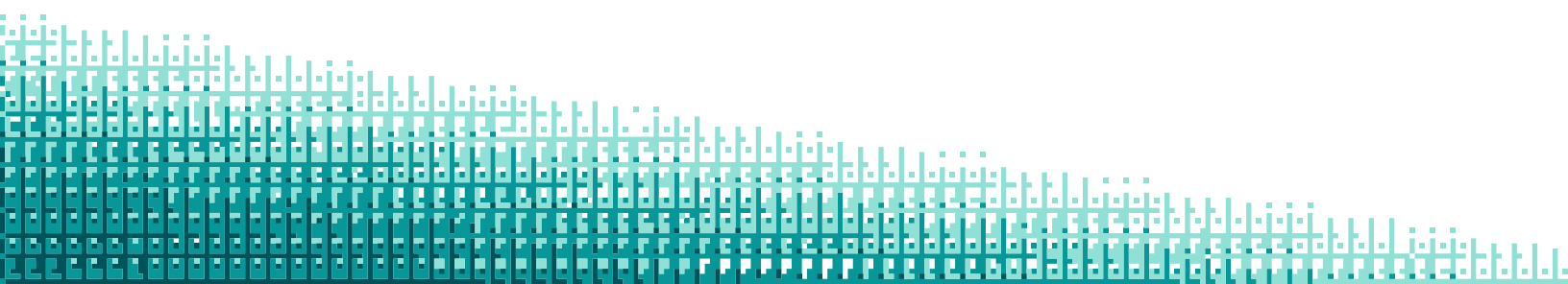
Provided by Palomar Specialty Insurance Company & Chaucer Insurance Company (AM Best FS Rating of A (Excellent)), and backed by leading global reinsurers, Prime 250 delivers the financial strength and quiet confidence clients can rely on when it matters most.



Risk Appetite:

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

Available in 50 states and D.C. on surplus papers. Standalone cyber insurance is available nationwide on a surplus or excess basis.



Prime 250 Coverages

Prime 250 coverages are designed to address the diversity of cyber incidents and damages that impact businesses. The list below is non-exhaustive but includes the most commonly selected coverages.



Liability Costs

Coverage for (1) defense expenses, (2) monetary damages the insured becomes legally obligated to pay, including pre-judgment interest, post-judgment interest, judgments, or settlements; and (3) punitive, exemplary, or multiplied damages, but only to the extent such damages are insurable under the applicable law most favorable to the insurability of such damages.



Business Interruption Loss

Coverage for the income loss and extra expenses due to the actual and measurable interruption or degradation in performance of the insured's computer system. This would also include a voluntary shutdown of the insured's computer system when such action is taken to minimize, avoid, or reduce further damage as a result of a covered incident.



Bricking Cost

Coverage for the reasonable and necessary costs, subject to the insurer's prior consent, to replace, remediate, or improve the insured's computer system. Costs must be incurred as a direct result of a network security incident.



Cyber Crime Loss

Coverage for loss of money or digital currency directly resulting from any of the following covered events: (1) social engineering, (2) reverse social engineering, (3) fraudulent transfer of funds, (4) utility fraud, (5) cryptojacking. It also provides coverage for charges incurred by the insured from its telecommunications provider as a result of a telecommunications hack.



Data Restoration

Coverage for the cost to replace, restore, recreate or recover data residing on an insured's computer system that is compromised as a direct result of a network security incident. If such data cannot be replaced, restored, recreated, or recovered, then data restoration is limited to the costs associated with that determination.



Extortion Costs

Coverage for losses from a privacy incident or network security incident resulting from a credible threat or series of threats, such as a ransomware attack. This can include expenses to investigate the cause of an extortion threat and the payment amounts, including the actual costs to execute such payment (whether in digital or traditional currency).



Utility Fraud Attack

Coverage for the additional amounts incurred due to the manipulation or deception, by an unauthorized third party for its use, of the insured organization's natural gas, oil, or internet.



Missed Bid

Coverage for the net profit or net loss before taxes and interest that the insured could have reasonably earned or net loss that the insured could have reasonably avoided due to a missed bid or request for proposal (RFP), and the costs of retaining a forensic accountant to determine such amount (for construction risks only).



Reputational Harm Expense

Coverage for the income loss that the insured sustains during a period of indemnity that directly results from a communication via any medium specifically arising from an actual or alleged incident that threatens to, or actually does, negatively harm the insured's reputation.



Media Liability

Liability costs coverage for intellectual property infringement, other than patent infringement, resulting from the advertising of an insured's services. This builds upon the online media liability coverage in the base form to expand to printed advertising. This includes social media.



Contractual Damages

Provides a carve back to the breach of contract exclusion to cover contractual damages (for manufacturing risks only).



System Failure

Coverage for the income loss and extra expenses due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation, or delay in performance of the insured's computer system.



Cryptojacking

Coverage for the financial loss resulting from the unauthorized access or unauthorized use of computer systems to mine for digital currency that directly results in additional costs incurred by the insured organization for computing resources.

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.

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.

Optimize Your Premium: Activate a connector, and become eligible for a 5% premium credit. For Prime 250 policyholders only.

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.

Cybersecurity Awareness Training: Complimentary, easy-to-administer training programs that turn employees into the first line of defense*.

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

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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