

PRIME 250

Unique Advantages

Tailored advantages included in our non-admitted, standalone cyber insurance program

Prime 250 is designed for businesses with \$100M 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.



What's unique about Prime 250

These advantages are designed to provide quiet confidence in moments of uncertainty, helping businesses feel protected and supported when it matters most.

Contingent Business Interruption

Coverage extends to service providers, both IT and non-IT, ensuring continuity when third-party failures disrupt operations.

Access to Experts

Policyholders gain direct access to Cowbell's cybersecurity specialists, underwriters, and claims experts, regardless of premium size or broker relationship.

Cyber Crime Coverage

Up to \$500,000 for qualifying risks to address financial loss from fraud, theft, or social engineering.

First-Dollar Breach Fund

Immediate coverage for breach-related expenses without waiting for deductibles.

Cowbell Prime 250 brings clarity to cyber insurance policies and superior protection:

Standalone Cyber Program: Dedicated to addressing today's threats, not just data breaches.

Trusted Paper and Strength: Provided by carriers rated A (Excellent) by AM Best and backed by a panel of top global reinsurers.

Customizable Policies: Adaptable coverage for every business's unique risk profile.

Nationwide Availability: Available in all 50 states and D.C. on a surplus lines basis.

Competitive Risk Appetite:

Prime 250 is well-suited for businesses across a wide range of industries, including:

- · 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
- Office & Facilities Administrative Services
- Public Administration

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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