



## PRIME PLUS

# Product Overview

Non-admitted, standalone excess cyber insurance for businesses with up to \$1B in revenue

Prime Plus is designed for businesses that need higher limits than a primary policy can provide. With up to \$5M in excess limits, Prime Plus offers added protection for organizations with growing exposures and more complex cyber risk needs.



### Why Prime Plus:

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#### Clarity that cuts through complexity

Prime Plus sits above a primary cyber policy to deliver seamless follow-form coverage, explained in straightforward terms that brokers can share with clients.

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#### Flexible protection when it counts

Excess coverage responds once primary limits are exhausted, providing the financial strength needed to recover from large-scale cyber events.

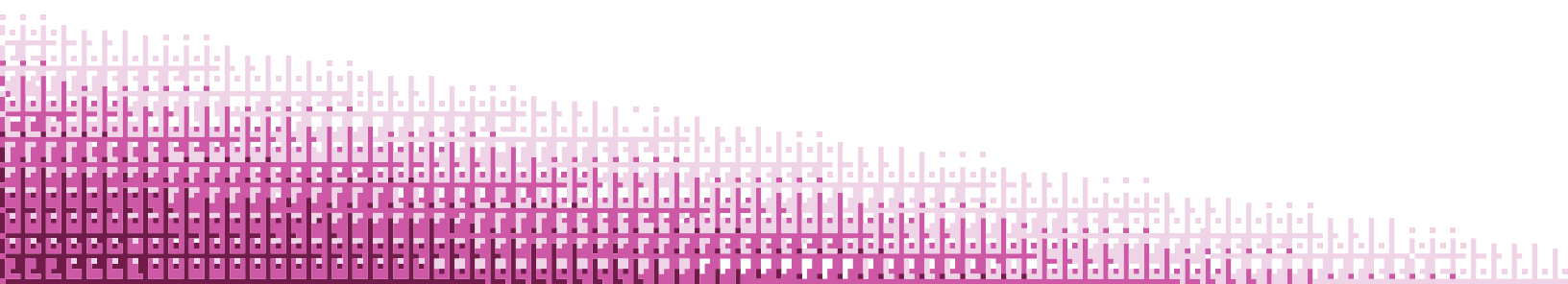
#### Confidence in resilience

Backed by A (Excellent) rated paper and supported by Cowbell's continuous risk assessment tools, Prime Plus offers businesses the assurance that their coverage keeps pace as risks evolve.

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#### Broad risk appetite

Prime Plus has the same expansive risk appetite as our primary programs.



## 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.

**Cowbell Insights:** Practical, actionable guidance to strengthen defenses.

**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.

**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](mailto: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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