

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.



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

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.



Risk Appetite:

- Advertising & Public Relations
- Carpet & Upholstery
- Cleaning Services
- Commercial Banking
- Consulting Firms
- Court Reporting & Stenotype Services
- Education Services
- Executive, Legislative, and other General Government Support
- Executive Search Services
- Exterminating & Pest Control Services

- Farming & Agriculture
- Forestry, Fishing, and Hunting
- Investment Firms & Financial Advisors
- Janitorial Services
- K-12 Education
- · Landscaping Services
- Locksmiths
- Office & Facilities
 Administrative Services
- Public Administration
- Talent Agencies
- Waste Management

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.

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.



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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