

PRIME TECH

Appetite Guide

Prime Tech is designed for technology businesses with up to \$1B in revenue that need combined Technology Errors & Omissions (E&O) and cyber coverage. It's the ideal solution for companies where performance issues or security failures could cause financial or reputational loss.

☑ Target Classes

- Booking/Reservation Software *(Not live events)*
- E-Learning Platforms
- Hardware Resellers
- Healthcare SaaS *(Not including Medical Diagnostics, Wearables, Medical Devices/ Products, or Health Information Exchanges)*
- Human Resources/ Recruitment SaaS
- IT Consultants
- Pre-Packaged Software
- Project Management SaaS
- Schedule Management Systems
- Value Added Resellers

ⓘ Medium Hazard

- AV/Video Services
- Clinical Research Software
- Content Management Software
- CRM SaaS/PaaS
- Custom Software Developer
- Data Management
- Digital Ad Agencies
- Hardware and Accessories
- Manufacturing
- IT System Integrators
- Network Installation
- PaaS
- TeleMed/TeleHealth Software
- Video Game Developers

☰ Low Hazard

- Computer Systems Design Services
- Data Analytics
- Office Productivity Software
- SaaS/Application Service Provider
- Training Software
- Web Design



► High Hazard

- Accounting/Banking/Financial Software
- Background Check/Identity Verification Software
- BioTech Manufacturing
- Broadcast/Streaming
- Consumer Electronic Manufacturers
- Cybersecurity Services/Security Consultant Services
- Data Aggregators
- Data Center/Co-Location Services
- Enterprise Resource Planning Software (ERP)
- Factory Automation Software
- Geotracking Devices
- Health Information Exchanges
- Infrastructure as a Service (IaaS)
- Insurance Rating Platforms
- Internet Service Providers
- IT Security Software
- Lead Generation Software
- Legal Software
- Mobile App Developer
- Point of Sales Software (POS)
- Robotics
- SCADA Systems
- Search Engine Optimization
- Semiconductor Manufacturers
- Software System (OS)
- Telecommunications and Utility Providers
- Transportation/Logistics Software
- Web Hosting

🔒 Restricted Classes*:

- Generative AI Platforms
 - MSSPs/MSPs
 - Payment Processing
 - Rewards Program Platforms
- *These classes are available on a limited basis*

Excluded Classes: Adult Content, Cryptocurrency, Data Harvesters, Gambling, NFT Marketplaces and Exchanges, Political-Affiliated Software, Sharing Economy, Social Media/Networking, Tech Incubators

Note: Prime Tech Appetite Guide is applicable to Prime Tech Plus.

Prime Tech Details:

- Non-admitted, streamlined, single form that brings Prime 250 coverage together with primary Tech E&O
- Surplus product written on Chaucer paper, rated A by AM Best, and backed by our existing panel of reinsurers
- Offers up to \$5M in aggregate limits on risks up to \$1B in revenue
- Available in all 50 U.S. states and the District of Columbia

To learn more about Prime Tech, visit cowbell.insure/prime-tech.



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.



This Appetite Guide is provided for general informational purposes only and does not constitute an offer of coverage. The classes and descriptions listed are not exhaustive and do not guarantee eligibility. Each risk is evaluated individually, and terms, conditions, limits, and availability may vary by state and are subject to underwriting approval. Coverage is determined solely by the terms and conditions of the issued policy. Please refer to the policy for specific definitions and provisions. ©2025 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC. State Licenses: <https://cowbell.insure/state-licenses/>