



# Cowbell Prime One Tech Appetite Guide

Technology Professional Indemnity  
and Cyber Insurance.

Prime One Tech is a Technology Professional Indemnity and Cyber coverage offering that builds on Cowbell's cyber knowledge, underwriting discipline, and professional claims experience. Available on both a primary and excess basis, Prime One Tech offers limits of up to £5 Million to Technology companies from pre-revenue to £1 Billion in annual turnover.

- Streamlined, single form that brings Prime One's cyber coverage together with Professional Indemnity coverage for Technology companies.
- Technology Professional Indemnity can be written on any one claim basis or in the aggregate.
- Cyber coverage is in the aggregate.

## Strong Appetite:

- Application Program Interface
- AV/Video Services
- Big Data
- Cloud
- Colocation Services
- Communication Equipment
- Content Management Software
- Cybersecurity Consultant Services
- Data Analytics Platforms
- Database Management Systems
- Electronic Components
- Games Developers
- Hardware Resellers
- Health and Wellness Software
- IT Consultancy
- IT Security Software
- IT Staffing
- IT System Integrators
- Mobile App Developer
- Network / Hardware Manufacturers
- Networking Software
- Non-Mission Critical Hardware Manufacturing (Accessories)
- Office Productivity Software
- Pre-packaged Software
- Reservation Software
- SaaS/Application Service Provider
- Schedule Management System
- Software Developers
- Software Testing Services
- Training Software
- Value Added Resellers
- Web Designers

## Moderate Appetite:

- |  |   |                                      |                                  |
|--|---|--------------------------------------|----------------------------------|
| • Accounting Software                        | • Enterprise Resource Planning Software (ERP)       | • Infrastructure as a Service (IaaS) | • Reward Management System (RMS) |
| • AI Companies (not including generative AI) | • Factory Automation Software                       | • Internet Service Providers         | • Telecommunications Companies   |
| • Banking/Financial Software                 | • Games Publishers                                  | • Internet-of-Things                 | • Telehealth Software            |
| • Clinical Research Software                 | • Hardware Devices Manufacturing (Mission Critical) | • Platform as a Service (PaaS)       | • Transportation Software        |
| • Customer Relationship Management (CRM)     | • HR Software Platform                              | • Predictive Modelling               | • VoIP Service Providers         |
|  |   | • Recruitment Software               | • Web Hosting                    |

## Limited Appetite:

- |  |                                |
|--|--------------------------------|
| • Electronic Health Record (EHR) Providers | • Payment Processors           |
| • Managed Security Service Providers       | • Point of Sale (POS) Software |
| • Managed Service Providers                |                                |

## Excluded Classes:

- |                                 |  |
|---------------------------------|--|
| • Adult Content / Entertainment | • Gambling operators                             |
| • Cannabis-related operations   | • Generative AI Platforms (Chat GPT)             |
| • Cryptocurrency operations     | • NFT Marketplaces and Exchanges                 |
| • Data Harvesters               | • Social Media companies, websites and platforms |
| • Financial Trading Platforms   | • Sharing Economy                                |