



Cowbell Prime 100 Pro

Enhanced Coverage Options for SMEs

New: Only six security questions required for accounts under \$50M in revenue. Complete the questionnaire with just a few clicks.

For agents: don't miss another opportunity!

The addition of Prime 100 Pro to our portfolio of insurance products helps agents capture more cyber business using a consultative approach, matching the right coverage to the specific needs of each customer.

Available in the Agent Platform

Quoting is a breeze with pre-set underwriting, fast decisions, and agent-friendly workflows.

- Choose the product that's right for your customer using a simple product selector
- Quote to bind in under 5 minutes
- Customize quotes with just a few clicks
- Issue policies directly from the platform
- Let clients choose between short, standard, and long term policy options

Product Details:

Prime 100 Pro takes standalone, admitted cyber coverage to the next level. Built for SMEs seeking broader protection from cyber threats, it provides agents more flexibility and choices for their customers.

- Offered exclusively through Cowbell
- Limits up to \$3M
- Admitted offering in 41 U.S. states and growing
- Paper provided by Palomar Specialty Insurance Company (AM Best FS Rating of A (Excellent))

For policyholders: with options like cryptojacking, reverse social engineering, and contingent business interruption - typically only offered as Excess and Surplus - policyholders will be financially protected from today's biggest emerging cybersecurity threats.



Available In 41 U.S. States

Alabama	Illinois	Nebraska	South Carolina
Alaska	Indiana	Nevada	South Dakota
Arizona	Iowa	New Jersey	Tennessee
Arkansas	Kansas	New Mexico	Texas
Colorado	Kentucky	North Carolina	Utah
Connecticut	Louisiana	North Dakota	Virginia
Delaware	Maryland	Ohio	Wisconsin
Florida	Michigan	Oklahoma	Wyoming
Georgia	Mississippi	Oregon	*Prime 100 Pro is the first admitted Cowbell cyber insurance product in Hawaii
Hawaii*	Missouri	Pennsylvania	
Idaho	Montana	Rhode Island	

Available Coverages

First Party Expense

Cowbell Breach Fund
Extortion Threats and Ransom Payments
Replacement or Restoration of Electronic Data

First Party Losses

Business Income and Extra Expense
Cyber Crime Incidents

Third Party Coverages

Cyber Liability

Enhancement Endorsements

System Failure Loss
Contingent Business Interruption
Blanket Additional Insured
Primary and Noncontributory
Specified Defense/Breach Counsel
Crypojacking Loss
Bricking Cost
Waiver of Subrogation

[Additional endorsements are available.](#)

The examples and descriptions provided above are for general, informational purposes only. Notably, these descriptions do not set forth all possible scenarios and/or situations applicable to the described events. Policyholders should be aware that each situation is unique and their experience may not resemble those set forth in the above examples and descriptions. Nor should policyholders in any way rely on the above examples or descriptions as any type of guarantee or indication of how their particular situation will ultimately be resolved. Policyholders should always refer to their own Policy for specific terms and definitions applicable to their Policy. ©2025 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: <https://cowbell.insure/state-licenses/>