



## PRIME ONE

# Cyber coverage built for evolving risk

Non-admitted, standalone cyber insurance for organizations with advanced digital exposures. Limits up to \$10M available for select risks.

### Cyber risk doesn't follow a single path

Incidents often involve multiple points of impact across systems, vendors, financial transactions, and operations.

Prime One is designed for that complexity, with coverage that addresses not only traditional cyber events, but emerging risks such as AI-related incidents, quantum computing exposure, expanded financial fraud exposure, and evolving operational threats—while bringing greater clarity to how coverage applies when it matters most.

### Emerging risk coverage

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#### AI Incident Coverage

Affirmative coverage for incidents involving AI systems, including unauthorized access, misuse, or manipulation leading to data exposure or system compromise

#### Quantum Computing Incident Coverage

Coverage addressing emerging risks tied to encryption vulnerability as quantum computing advances, including the compromise of encrypted data and systems.

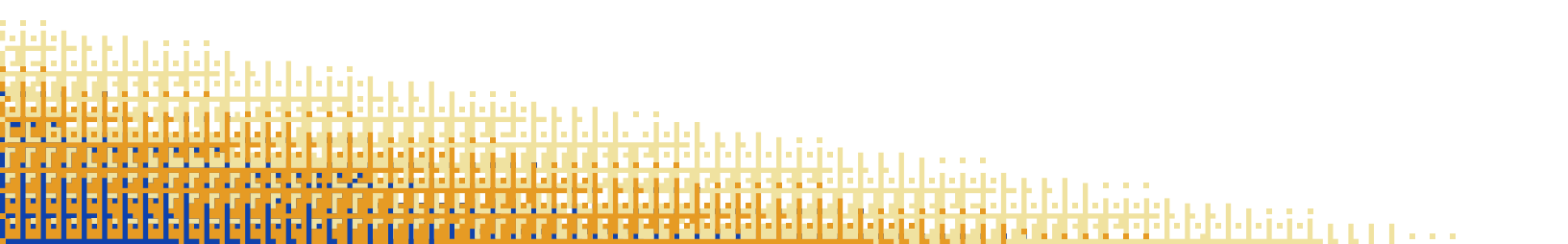


### Risk appetite

Prime One is designed for organizations with more advanced digital exposures, typically those with \$250M+ in annual revenue.

Best suited for organizations with:

- Multi-system or cloud-dependent operations
- Significant reliance on third-party vendors or service providers
- Exposure to financial transactions, payments, or sensitive data
- Operational environments where disruption creates meaningful business impact





## When an incident occurs

Cowbell's in-house cyber claims team works alongside policyholders to coordinate response and guide recovery, bringing over 80 years of combined experience in cyber claims handling. From initial triage through resolution, the focus is on helping businesses move forward with clarity and speed.

Prime One brings together modern coverage, clearer structure, and coordinated response—designed for organizations navigating more complex cyber risk.

## Core coverage

### Cyber Crime Loss

Coverage for financial loss from social engineering, fraudulent transfer, computer fraud, and other manipulation events.

### Business Interruption

Coverage for loss of income and extra expense resulting from a cyber event, including ransomware and system disruption.

### Data Restoration

Coverage for costs to recover, restore, or recreate data following a cyber incident or system failure.

### System Failure

Coverage for loss resulting from unintentional system outages, failures, or performance issues not caused by a security event.

### Third Party Costs

Coverage for defense expenses and damages arising from privacy breaches, network security failures, and regulatory or third-party claims.

## Additional coverage elements

### Tangible Property Loss (eligible risks)

Coverage for loss of physical goods resulting from cyber-enabled events, where financial and operational impacts intersect.

### Control Group Relocation Costs

Coverage for costs associated with relocating executives following a targeted cyber threat or security event.

### Impacted Individuals Mental Anguish Costs

Coverage for health-related impacts experienced as a result of a cyber event.

### Wrongful Collection

Coverage for liability arising from collection or handling of personal or sensitive data.

### BIPA (Biometric Information Privacy Act)

Coverage for biometric data-related exposures, subject to eligibility and sublimits.

### Theft of Personal Funds

Coverage for theft of employee or individual funds resulting from a cyber event.

### HR Crisis Management

Coverage for internal response and recovery following a cyber incident, including employee-related impacts.



## 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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