



Cowbell Prime Tech Appetite Guide

Technology E&O and Cyber Insurance



Strong Appetite:

- IT Consulting Services
- Database Management Systems
- Data Center/Colocation Services
- Web Services
- IT Staffing
- Content Management Software
- SaaS/App Service Provider
- IT System Integrators
- Non-Mission Critical Hardware Manufacturing (Accessories)
- Health and Wellness Software
- Pre-packaged Software
- Data Analytics
- Training Software
- Schedule Management System
- Hardware Resellers
- AV/Video Services
- Office Productivity Software
- Reservation Software
- Mobile App Developer

To learn more about Prime Tech, visit [cowbell.insure](https://www.cowbell.insure).

Prime Tech is a Technology E&O coverage offering that builds on Cowbell's cyber knowledge, underwriting discipline, and professional claims experience. Available on both a primary and excess basis, Prime Tech offers \$5M limits to Technology SMEs with up to \$250M in annual revenue.

Prime Tech Details:

- Streamlined, single form that brings Prime 250 coverage together with primary Tech E&O
- Surplus product written on Obsidian 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 \$250M in revenue
- Available in all 50 U.S. states and the District of Columbia

Moderate Appetite:

- Internet Service Providers
- Cable Television Distribution Services
- CCTV Services
- Direct-to-Home Satellite System Services
- Local/Long-Distance Telephone Carriers
- Consumer Electronic Manufacturer
- Reward Management System (RMS)
- Application Program Interface
- Lead Generation Software
- Multichannel Multipoint Distribution Services
- Satellite Television Distribution Systems
- Telecommunications Carriers
- VoIP Service Providers
- Cellular Telephone Service Carriers
- Cybersecurity Services/ Security Consultant Services
- Insurance Rating Platform
- Web Hosting
- Health Information Exchange
- Recruitment Software
- Legal Software
- Clinical Research Software
- IT Security Software
- Search Engine Optimization
- HR Software Platform
- Customer Relationship Management (CRM)
- Platform as a Service (PaaS)
- Accounting Software
- Factory Automation Software (**High Hazard**)
- Enterprise Resource Planning Software (ERP) (**High Hazard**)
- Infrastructure as a Service (IaaS) (**High Hazard**)
- Software System (OS) (**High Hazard**)
- Telehealth Software (**High Hazard**)
- Medical Diagnostic Software (**High Hazard**)
- Banking/Financial
- Software (**High Hazard**)
- Hardware Devices Manufacturing (Mission Critical) (**High Hazard**)
- Banking/Financial Software (**High Hazard**)
- Point of Sales Software (POS) (**High Hazard**)
- Semiconductor Manufacturing (**High Hazard**)
- Customer Software Developer (**High Hazard**)
- SCADA Systems
- Transportation Software (**High Hazard**)

Excluded Classes:

- Payment processing
- Generative AI Platforms (Chat GPT)
- MSP and MSSP
- Public Key Infrastructure or Cryptography
- Printed Circuit Board Manufacturing
- Adult Content
- Video Game Developers
- Battery Manufacturing
- Digital Ad Agencies
- Computer-Aided Design Software (with services)
- Biotech Manufacturing
- Aviation Software
- Sharing Economy
- Utility Provider
- Social Media
- GeoTracking Devices
- Credit Reporting/ Monitoring
- Political-Affiliated Software
- Background Check Software
- Data Aggregators
- Wearables
- Medical products Manufacturer
- E-Learning Platform
- NFT Marketplaces and Exchanges
- Fintech Trading Platforms
- Broadcast/Streaming
- Cryptocurrency
- Gambling
- Robotics
- Tech Incubator

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. ©2024 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: <https://cowbell.insure/state-licenses/>