



Cowbell Prime Tech

Technology E&O and Cyber Insurance



Prime Tech is a Technology E&O coverage offering that builds on Cowbell's cyber knowledge, underwriting discipline, and professional claims experience. Available to businesses with up to \$1B in revenue, Prime Tech provides limits up to \$5M.

In addition to the robust coverage that Prime Tech offers, customers often benefit from Cowbell's innovation and services.

Cowbell Copilot

Prime Tech is powered by Cowbell Co-Pilot, our new, AI-driven assistive underwriting tool. It helps our underwriting team operate with speed and efficiency while providing a deep understanding of the insured's operations. The result? A more customized approach to underwriting and coverage.

The Cowbell Advantage

Brokers and policyholders can count on our claims expertise, robust risk management services, and dedicated support teams with every policy.

Prime Tech Coverage Benefits:

- Surplus Lines available in all 50 states
- Duty to defend
- Defense costs for privacy-related regulatory proceedings
- Contractual indemnity coverage includes obligations owed to customers resulting from alleged wrongful acts
- Expansive breach of contract coverage
- Broad intellectual property infringement coverage
- Complex negligence coverage
- No exclusions for:
 - Guarantees
 - Consequential Damages
 - Breach of Warranties

Prime Tech FAQs

What coverage is offered?

- Delay in delivery
- Negligence
- Misrepresentation
- Breach of warranty/contract
- Product failures
- Copyright of software code

What are the other associated costs that Prime Tech may assist with?

- Cyber Extortion
- Data Restoration
- Social Engineering
- Business Interruption
- System Failure
- Cyber Crime
- Defense Costs
- Settlements or judgments
- Court Fees
- Privacy Breach Notification

What are some typical Tech E&O claims scenarios?

- When a company's technology services or products fail
- Defective hardware that is delivered to clients
- An unplanned outage resulting from a technical error
- Software that causes a glitch resulting in financial loss
- Intellectual property rights dispute from a competitor regarding media content that was posted on the website



Prime Tech Appetite:

Prime Tech is available to technology business SMEs with up to \$1B in revenue. Our preferred appetite includes:

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

The examples and descriptions provided above are for general, informational purposes only. These descriptions are for illustrative purposes and do not constitute, and should not be construed, as any guarantee of coverage. Furthermore, 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/>