

Why Cyber Insurance?

Every business faces cyber risk

Cyber Risks Are Business Risks

If your business uses email, stores customer data, or operates online in any way, you face cyber exposure.

How Cyber Insurance Helps

Cowbell cyber insurance provides protection designed for real-world incidents, helping businesses recover quickly and confidently:

Financial Protection: Covers recovery expenses, including data restoration, client notification, credit monitoring, and lost income

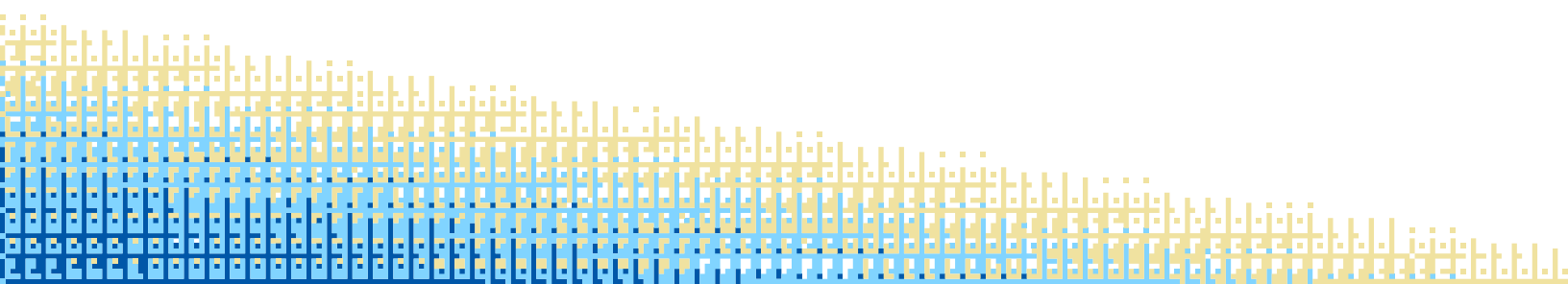
Legal and Regulatory Support: Covers defense costs, settlements, and fines where permitted by law

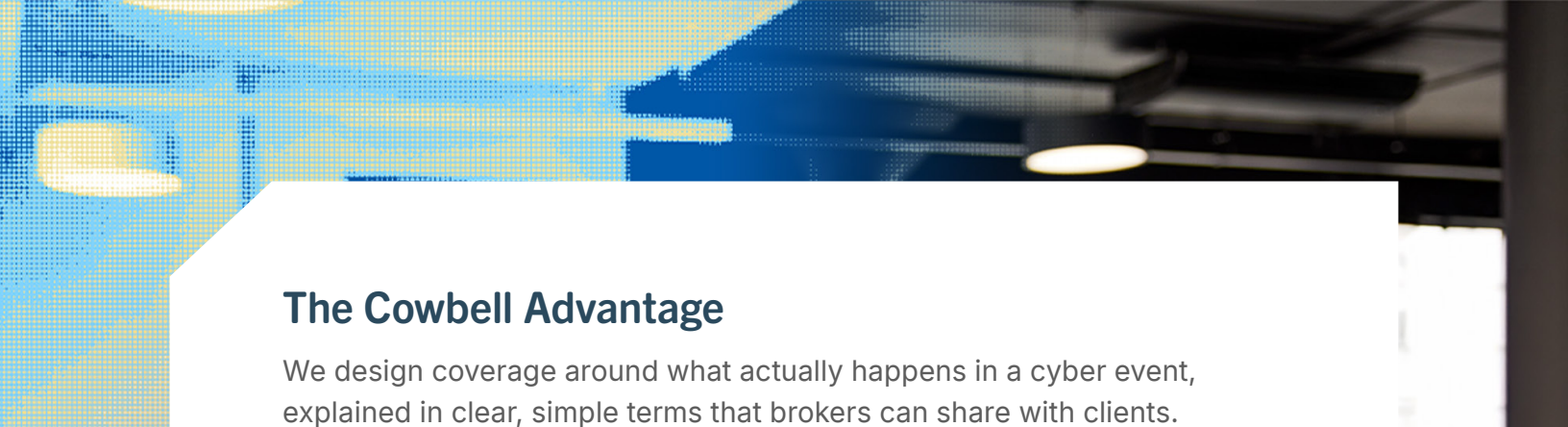
Reputation Management: Supports communications and public relations to protect trust after an incident

Expert Guidance: Access to in-house claims specialists and a vetted panel of response vendors 24/7

Threats like phishing, ransomware, and data breaches can disrupt operations, damage reputations, and create costly financial setbacks. For small and medium-sized enterprises (SMEs), even one incident can create serious challenges. With the right protection, those risks become manageable.

Cyber insurance through Cowbell provides resiliency that resonates and the steady assurance that if an incident occurs, you'll have the support and resources needed to recover quickly.





The Cowbell Advantage

We design coverage around what actually happens in a cyber event, explained in clear, simple terms that brokers can share with clients.

Every policy goes beyond insurance to deliver resilience that resonates: calm, effective protection that strengthens businesses before, during, and after an incident:

Cowbell Factors™: Easy-to-understand risk ratings that reveal vulnerabilities clearly.

Expert Claims Support: 24/7 in-house specialists who lead with empathy, guide recovery, and provide peace of mind when it matters most.

Cowbell Connectors: Simple integrations with leading cloud and security providers that validate security practices—working like a constant quiet hum in the background, always active, always reinforcing protection.

Optimize Your Premium: Activate a Cowbell Connector, and become eligible for a 5% premium credit. For Prime 250 policyholders only.

Cowbell Insights: Practical, actionable guidance to strengthen defenses.

Cowbell Resiliency Services (CRS): Practical tools and expert guidance to help businesses identify vulnerabilities, strengthen defenses, and recover faster.

Cybersecurity Awareness Training: Complimentary, easy-to-administer training programs that turn employees into the first line of defense*.

**Cybersecurity awareness training offered through Wizer. Policyholders get unlimited seats at no additional cost for the first policy year. Email us at cybersecurity@cowbellcyber.ai to learn more.*

Common Cyber Risks for SMEs

Business Interruption: A ransomware attack or system failure can halt operations and revenue for days or weeks.

Phishing and Email Scams: Just one click on a malicious link can lead to stolen data or fraudulent payments.

Data Compromise: Exposure of sensitive customer, employee, or supply chain information can trigger costly notification, monitoring, and legal requirements.



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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