

A Cowbell Cyber Policy: More Than Coverage

Every Cowbell cyber policy includes ongoing insight, guidance, and resources to help organizations understand, manage, and respond to digital risk.

Risk Assessments

Micro Penetration Testing

Targeted, remote testing of internet-facing systems and applications to identify commonly exploited vulnerabilities. Findings are prioritized and paired with clear remediation guidance.

Vendor Risk Assessment (VRA)

Ongoing visibility into third-party risk across an organization's vendor ecosystem, helping teams understand exposure and make informed decisions about supplier relationships.

Threat Intelligence & Risk Insights

Cowbell Insights™ and Spotlights™

Actionable risk signals and vulnerability findings surfaced directly in the Cowbell Platform, prioritized by severity and relevance to the organization's environment.

Dark Web Reports

Visibility into exposed or compromised credentials and data associated with the organization, supporting early awareness and faster response.



Cybersecurity Advising

Advisory Services

Unlimited access to Cowbell's cybersecurity specialists for practical, focused guidance. These services help policyholders:

- reduce security gaps and prioritize remediation
- prepare for renewals and security reviews
- navigate the Cowbell Platform and risk insights
- support recovery and stabilization following an incident
- get clear answers to cybersecurity and risk-related questions
- all questions, no call limit.

Engagements may include scheduled calls, briefings, or webinars tailored to the organization's needs.

Cowbell Rx Marketplace

Trusted Cybersecurity Partners

A curated marketplace connecting policyholders with vetted cybersecurity providers across identity protection, backup, monitoring, training, and more—aligned to common risk areas.

Platform Integrations & Connectors

Integrated connections across key systems and environments that enable deeper internal risk visibility and more accurate assessments.

Incident Response

24/7 Incident Support & Guidance

Access to dedicated specialists who provide calm, clear direction during high-stress situations, including:

- immediate steps to contain and limit impact
- coordination with internal teams, breach coaches, and external partners
- support to accelerate recovery and reduce operational disruption.

Additional Services Available for Cowbell Policyholders

Cowbell Resiliency Services are modular, subscription-based offerings available to policyholders who want deeper visibility, readiness, and support across specific cyber risk areas. Organizations typically select one or two services based on their unique exposure and operating environment.



Managed Detection & Response

- 24/7/365 U.S.-based security operations center support
- Real-time threat detection, investigation, and containment
- Combines advanced technology with human expertise for continuous monitoring and response
- Designed to reduce dwell time and limit business disruption

**Eligible policyholders may qualify for an MDR endorsement that includes a waiver of up to \$25,000 on the Cowbell Breach Fund deductible.*



Cybersecurity Awareness Training

- Short, engaging microlearning modules and phishing simulations
- Helps reduce human-driven risk such as phishing and social engineering
- Awareness training and simulations included for eligible policyholders during the first policy year
- Expanded training options available in subsequent years



Compliance Readiness

- Guided governance and oversight for organizations using AI systems
- Support for aligning AI use with emerging regulatory and industry frameworks
- Risk and impact assessments to identify bias, security, and compliance gaps
- Audit-ready documentation to support transparency and regulatory review



Penetration Testing

- Recurring testing of networks, applications, and cloud environments
- Identifies exploitable weaknesses through a combination of automated and manual testing
- Prioritized findings, remediation guidance, and re-testing to validate fixes
- Available in standard, advanced, and custom levels



AI Compliance Readiness

- AI-assisted compliance insights for enhanced oversight
- Automated evidence mapping to reduce manual effort
- Continuous monitoring to stay aligned with evolving regulatory expectations
- Designed for organizations incorporating AI into business operation



Identity Threat Detection

- Continuous identity monitoring across major cloud and SaaS platforms
- Rapid detection of credential misuse, privilege abuse, and account takeover
- Centralized visibility with response actions to reduce fraud and response time
- Introductory trial available for eligible policyholders

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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