



Why Cyber Insurance?

Do you:

- Maintain a customer/client database online or on a computer?
- Operate an electronic store or a website for your business?
- Interact with your customers/clients on social media?

If you answered “Yes” to any of the above, you could be exposed to cyberattacks. Cyber insurance covers losses and expenses to recover from cyber incidents including legal and client notification services.

Common Cyber Risks for Small and Medium-sized Enterprises

Business Interruption

- Shutdown due to a cyber incident such as a ransomware attack.
- A cyberattack could also impact your backups, making it nearly impossible to restore data and systems.
- Cyber insurance can cover loss of revenue due to a business interruption and the cost of rebuilding systems.

Phishing and Email Scams

- One click on a malicious email can lead to a damaging cyber incident.
- A cyber insurance policy dedicated to cyber can provide coverage for first-party expenses, loss of revenue, liability, and more.

Compromise of Customers' and Supply Chain Data

- Cyber incidents might lead to the compromise of sensitive data and could damage your reputation.
- Incidents might make your files and data inaccessible.
- Cyber insurance can cover expenses to recover, notify impacted parties, and even subscribe them to a credit monitoring service.

Invoice manipulation, Fraudulent Funds Transfer

- Cybercriminals might manipulate your email or phone systems and lead you or your staff to pay fake invoices.
- Cyber insurance with cyber crime coverage can cover such losses.

Other Risks: Ransomware, Social Engineering Attacks, and Bricking

Why Cowbell For Your Cyber Insurance Needs?

Every business needs financial insurance protection against cyber threats. Cowbell offers the coverage options and limits that are necessary to recover rapidly from a cyber incident. How is Cowbell different? Our value to policyholders goes beyond the policy itself. We empower businesses to take their cyber risk into their own hands - from understanding exposures, to insuring, and improving the risk.



Closed-Loop Risk Management

ASSESS

Use Cowbell Factors™ to quantify your risk exposure and learn exactly how much and what type of coverages your business needs.

INSURE

With your broker, determine insurable threats and their financial impacts to develop a cyber insurance policy custom-designed to suit your risk profile.

IMPROVE

Use our continuous risk assessment and risk insights or ask our Risk Engineering team for guidance to remediate exposure and optimize your premium.

RESPOND

Cowbell's cyber claim experts are on-call 24x7 to help you immediately with a full range of post-incident recovery services.

Cowbell Delivers Robust Cyber Insurance Protection

Cowbell's mission is to make cyber insurance accessible to all businesses and help policyholders strengthen their resilience against cyber threats. Our policies include continuous risk assessment and extensive risk management resources so that businesses can take their cyber risk into their own hands and avoid incidents.