COWBELL® CYBER

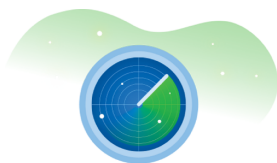# COWBELL PRIME 100

- **Standalone cyber insurance** program for businesses with up to **$100m in revenue**
- Ideal for first-time buyers or businesses upgrading from a BOP or packaged cyber policy
- **Admitted in 47 states and D.C.**
- Written on "**A" rated paper,** backed by a panel of **top global reinsurers**

Cowbell Prime 100 deliver essential cyber insurance protection with simplicity and speed:

- A set of coverages strictly dedicated to cyber,
- Coverages designed to address the diversity of today's cyber threats - not just data breaches,
- The ability to customize the policy to match the unique risk exposures of every business.
- Includes coverage for ransom and extortion, business interruption, social engineering, and fraudulent funds transfer

CLARITY   **CUSTOMIZATION**   **VALUE**

What's unique about Cowbell Prime 100

- **Individualized Policies** that match every business's unique risk profile.
- **Cowbell Factors:** quantification of cyber risks with continuously updated risk ratings.
- **Cowbell Insights**: continuously updated risk recommendations to remediate identified exposures.
- Cyber awareness training for employees at no charge, up to 20, with the policy

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PRIME 100 COVERAGES

The portfolio of coverages in Cowbell Prime 100 is designed to address the diversity of cyber incidents and resulting damages that can impact businesses.

SECURITY BREACH EXPENSEs

EXTORTION THREATS

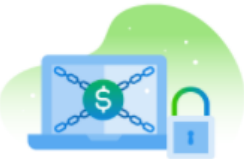**REPLACEMENT OR RESTORATION OF DATA**

PUBLIC RELATIONS EXPENSES

SECURITY BREACH LIABILITY

COMPUTER AND FUNDS TRANSFER FRAUD

RANSOM PAYMENTS

POST BREACH REMEDIATION

HARDWARE REPLACEMENT COSTS

WEBSITE MEDIA CONTENT LIABILITY

LOSS OF BUSINESS INCOME

SOCIAL ENGINEERING

TELECOMMUNICATION FRAUD

VALUE TO POLICYHOLDERS

Closed-loop risk management

With Cowbell Cyber, policyholders not only get relevant financial protection against cyber incidents, but they also gain access to always-up-to-date insights that allow them to continuously manage their cyber risk.

Cowbell wants to ensure that every policy provides value from the day it is issued and throughout the policy period, regardless of whether a cyber event occurs. Our closed-loop approach to risk management - **ASSESS, INSURE, IMPROVE** - enables proactive risk mitigation where cybersecurity and insurance efforts are coordinated.

ASSESS

Understanding a company's cyber risk profile is the first step in improving it.

Cowbell Factors™

Cowbell Factors identify and quantify risks using inside-out and outside-in data. They anchor the underwriting process and provide policyholders with answers to:

- Is my business as secure as industry peers?
- Where is my greatest cyber risk exposure?
- Do we have sensitive information exposed on the dark web?

Cowbell Insights™

Cowbell Insights offer recommendations to reduce cyber risks.
Like Cowbell Factors, they are continuously updated and available at any time on the Cowbell Platform and shed a light on:

- Reasons behind your Cowbell Factors ratings
- Recommended actions to reduce a specific cyber exposure
- Use of tools and services that can put your organization at risk

Cowbell Factors™

Organization Aggregate	83	69	Industry Aggregate
Network Security	95	79	Funds Transfer
Cloud Security	74	54	Cyber Extortion
Endpoint Security	63	52	Compliance
Dark Intelligence	82	75	Supply Chain

IMPROVE

Once security weaknesses are identified, they should be mitigated. Cowbell helps policyholders through this process by partnering with dozens of service providers to improve their cyber risk.

Cowbell Connectors

Policyholders can gain security insights with an inside-out view of the organization's infrastructure. With only a few clicks, they can activate connectors to major cloud services (Microsoft 365, AWS, Google Cloud) and security vendors to deliver deeper, richer risk insights for even more specific recommendations that strengthen their security posture.

Risk Engineering

There are a few simple measures that can drastically improve every company's cyber risk profile. They include but are not limited to, deployment of Multi-Factor Authentication (MFA), patch management, and an incident response plan. Our risk engineering team is working actively with policyholders to support them in closing security gaps

Cybersecurity Awareness Training

Educating employees on basic cybersecurity hygiene should be of the highest priority. Just one click on a phishing link can mean the downfall of a whole company.
That is why Cowbell works with the cyber training platform Wizer to offer free cybersecurity awareness training to every policyholder. The training is sectioned into several short videos, as well as phishing simulation games that teach employees what to look for when opening emails.

Cowbell Rx

Cowbell Rx is Cowbell's partner referral network - the first of its kind in the industry. Cowbell Rx offers services and solutions to help policyholders and non-policyholders close security gaps.

Cyber Insurance Made Easy™

Cowbell Cyber delivers standalone, individualized and state-admitted cyber insurance to small and mid-size businesses. Cowbell's cyber policies include risk management resources, including risk insights and assessment, breach coaches, and cybersecurity awareness training.