

PRIME ONE

Product Overview

Standalone cyber insurance programme

Cyber insurance has become a non-negotiable aspect of any business's cyber resilience strategy in recent years. However, not all cyber policies are created equal. Prime One offers financial protection against cyber incidents and their consequences, as well as comprehensive risk management resources that policyholders can use on Day One and throughout their policy lifecycle.

Features and Highlights

- Cyber policies for small and medium-sized enterprises (SMEs) and mid-market businesses with annual turnover up to £1bn.
- Written on "A+" and "A" rated paper, backed by a panel of leading global reinsurers.
- Cyber coverage offered on an Any One Claim (AOC) basis.

Prime One keeps cyber insurance simple: clear, reliable protection for businesses and straightforward, efficient processes for brokers.



Risk Appetite:

Prime One is available for the following eligible classifications:

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- Accounting Firms
 - Contractors
 - Dental Offices
 - Financial Services
 - Healthcare
 - Hospitality
 - Insurance Agencies
 - Law Firms
 - Manufacturing
 - Medical Offices
 - Non-profits
 - Professional Services
 - Retailers
 - Transportation
 - Wholesale
 - and more!

To start quoting Prime One, [visit the Cowbell platform](#) or reach out to a Cowbell cyber underwriting specialist at uksubmissions@cowbellcyber.ai.

Prime One Coverages

Prime One offers comprehensive protection against the wide range of cyber incidents that can disrupt businesses. The list below is not exhaustive but sets out some of the coverage highlights.

Breach Fund Costs

Coverage for costs incurred resulting from an actual or reasonably suspected cyber event, including breach counsel, forensics, notification, identity monitoring services, and crisis management.

Data Restoration Costs

Coverage for the cost to replace, restore, recreate, or recover data residing on an insured's computer system that is compromised as a direct result of a network security incident. If such data cannot be replaced, restored, recreated, or recovered, then data restoration is limited to the costs associated with that determination.

Extortion Costs

Coverage for losses from a privacy incident or network security incident resulting from a credible threat or series of threats, such as a ransomware attack. This can include expenses to investigate the cause of an extortion threat and the payment amounts, including the actual costs to execute such payment (whether in digital or traditional currency).

Business Impersonation Costs

Coverage for costs to inform potentially impacted individuals, vendors or suppliers of any fraudulent communications from a third party designed to impersonate the Insured with the goal of deceiving the individual, vendor or supplier into sharing credentials or protected information with the third party.

Reputational Harm Expense

Coverage for loss of net profit sustained due to termination of the Insured's contract or reduction in the value of the Insured's business directly resulting from communication specifically arising from an actual or alleged Cyber Event that threatens to, or actually does, negatively and materially harm the Insured's reputation.

Business Interruption Loss

Coverage for the income loss and extra expenses due to the actual and measurable interruption or degradation in performance of the insured's or their service provider's computer system. This would also include a voluntary shutdown of the insured's computer system when such action is taken to minimise, avoid, or reduce further damage as a result of a covered incident.

System Failure

Coverage for the income loss and extra expenses due to a system failure (see policy wording) which causes the actual and measurable interruption, suspension, failure, degradation or delay in performance of the insured's or their service provider's computer system.

Cyber Crime Loss

Coverage for loss of money or digital currency directly resulting from any of the following covered events:
(1) social engineering, (2) reverse social engineering, (3) fraudulent transfer of funds.



Telecommunications Hack

Coverage for charges incurred by the Insured from its telecommunications provider directly resulting from the unauthorised infiltration and manipulation by a third party of the Insured's telephone or fax system.



Bricking Costs

Coverage for the reasonable and necessary costs, subject to the insurer's prior consent, to replace, remediate, or improve the insured's computer system. Costs must be incurred as a direct result of a network security incident.



Liability Costs

Coverage for (1) defence expenses, (2) monetary damages the insured becomes legally obligated to pay, including pre-judgement interest, post-judgement interest, judgements or settlements; and (3) punitive, exemplary, or multiplied damages, but only to the extent such damages are insurable under the applicable law most favourable to the insurability of such damages.



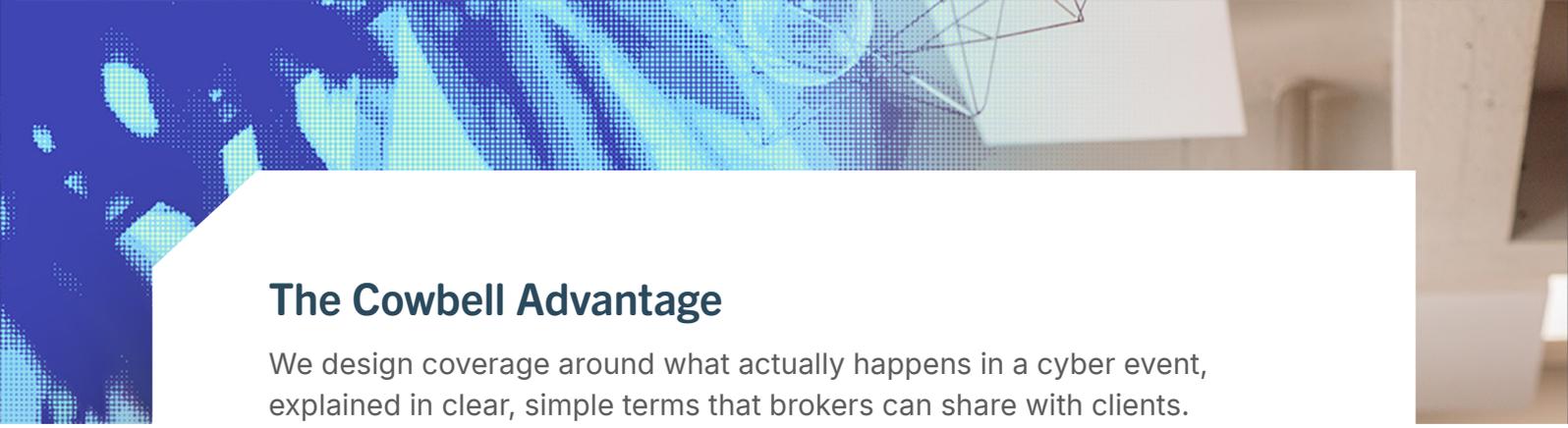
Media Liability

Liability costs coverage for intellectual property infringement, other than patent infringement, resulting from the advertising of an insured's services. This builds upon the online media liability coverage in the base form to expand to printed advertising. This includes social media.



Contingent Bodily Injury & Property Damage

Coverage for monetary damages and defence expenses directly resulting from Contingent Bodily Injury and Property Damage resulting directly from a Network Security Incident.



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:

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

Fast, simple quoting: Bind customised coverage in minutes.

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.

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

Cowbell Insights: Practical, actionable guidance to strengthen defences.

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

Cybersecurity Awareness Training: Complimentary, easy-to-administer training programmes that empower employees to identify threats before they turn into a cyber event*.

**Cybersecurity awareness training offered through Wizer. Policyholders get unlimited seats at no additional cost for the first 12 months after policy inception. Email us at cybersecurity@cowbellcyber.ai to learn more.*



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.



This overview is for general informational purposes only and does not constitute an offer of insurance. The coverages and examples described are illustrative and may not represent all possible scenarios. Availability, terms, limits, and conditions may vary and are subject to underwriting approval. References to third-party services are subject to their own terms and availability. Actual coverage is determined solely by the terms, conditions, and exclusions of the issued policy. Cowbell Managing General Agency Ltd is an Appointed Representative of Advent Solutions Management Limited which is authorised and regulated by the Financial Conduct Authority in respect of general insurance business, FRN:308751. Cowbell Managing General Agency Ltd is registered in England and Wales under company registration number 14570024. Cowbell Managing General Agency Ltd is a subsidiary of Cowbell Cyber, Inc. | © 2026 Cowbell Cyber, Inc. | All Rights Reserved | Cowbell Managing General Agency Ltd. | www.cowbell.insure/uk | 0800 208 8105 uksupport@cowbellcyber.ai

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