

Why a Standalone Cyber Policy Matters

Cyber risk is business risk

While some cyber exposures may be lightly touched upon by other policies, a dedicated cyber policy offers purpose-built coverage for today's digital risks including ransomware, data breaches, third-party liability, and operational disruption of which other policies typically exclude.

Cost Impact Scenarios

All incidents are handled based on their individual circumstances, severity, and response requirements. Outcomes can vary significantly depending on the nature of the attack, the industry affected, internal resources available, and whether third parties (e.g. vendors or regulators) are involved.

The following figures are purely illustrative and are intended to give a general sense of the types of costs organisations may face. They should not be relied upon as actual cost indicators.



① Network Recovery & Restoration

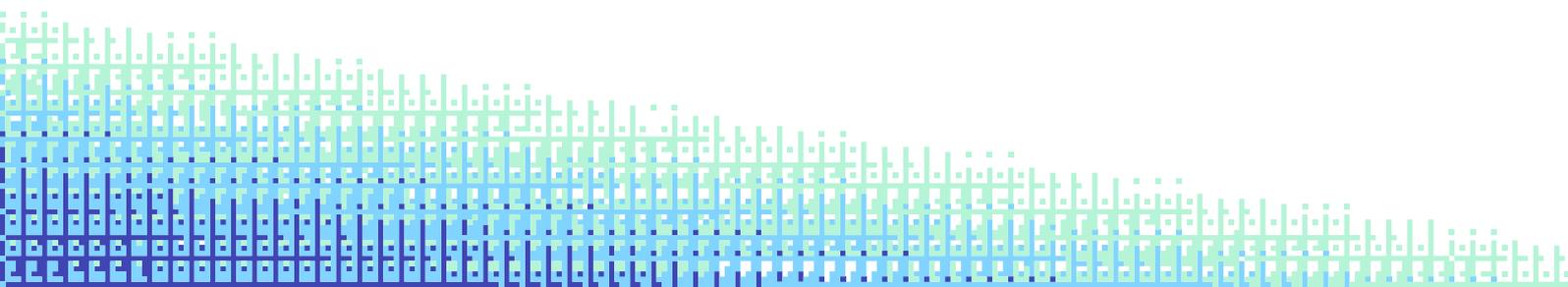
Indicative Range: £10,000 - £100,000+

This may include rebuilding servers, restoring clean backups, reconfiguring firewalls, resetting credentials, reinstalling software, and verifying the integrity of core systems and applications. Costs vary widely depending on size and complexity of environment, availability of backups, and use of onprem vs cloud infrastructure.

② Forensic Technical Investigation

Indicative Range: £20,000 - £50,000

Includes triage, containment, malware analysis, system rebuilds. Complex cases involving cloud environments or third parties can exceed £100,000.





Breach Counsel

Indicative Range: £10,000 - £100,000+

Includes advising on regulatory obligations, drafting ICO notification and supporting ongoing compliance communication.



Data Subject Notification & Monitoring

Indicative Range: £5-£10 per affected individual

Costs may rise depending on geography, media notice requirements, call centre support, or mandated credit monitoring.



Business Interruption

Variable by business model and timing. For an investment fund vehicle, delays in data access or communication during a sensitive transaction window could result in indirect losses or reputational harm even if financial operations are not immediately halted.



ICO Fines & Regulatory Penalties

The ICO have two tiers which include: Standard Tier of up to £8.7M or 2% of the organisations global turnover (whichever is higher) and Higher Tier of up to £17.5M or 4% of global turnover (whichever is higher).



Reputational Damage

Difficult to quantify, but unmanaged communication or data exposure can impact investor confidence, relationships, and even valuation in sensitive sectors.

Outstanding protection

Our policyholders receive more than just financial cover. We're a 24/7/365 partner, equipped to help them respond, recover, and build resilience. A policyholder can benefit from immediate access to our cyber incident hotline, triage team, and vetted panel of legal, forensic, and PR experts. We're also available to consult on IT controls, employee training, and internal response planning, even before a policy is triggered.

Ready to take the next step? Test your new skills and prepare a quote today!

By insuring with Cowbell, your client also strengthens its position with investors and regulators, demonstrating:

- Commitment to operational resilience and investor protection
- A proactive incident response plan that limits potential liabilities
- Access to pre-vetted resources to contain and mitigate harm swiftly



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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