cowbell®

Cowbell Prime Tech Appetite Guide

Technology E&O and Cyber Insurance

Strong Appetite:

- IT Consulting Services
- Database Management Systems
- Data Center/Colocation Services
- Web Services
- IT Staffing
- Content Management Software
- SaaS/App Service Provider
- IT System Integrators
- Non-Mission Critical Hardware Manufacturing (Accessories)

- Health and Wellness Software
- Pre-packaged Software
- Data Analytics
- Training Software
- Schedule Management System
- Hardware Resellers
- AV/Video Services
- Office Productivity Software
- Reservation Software
- Mobile App Developer

To learn more about Prime Tech, visit **cowbell.insure**.

Prime Tech is a Technology E&O coverage offering that builds on Cowbell's cyber knowledge, underwriting discipline, and professional claims experience. Available on both a primary and excess basis, Prime Tech offers $5M limits to Technology SMEs with up to $250M in annual revenue.

Prime Tech Details:

- Streamlined, single form that brings Prime 250 coverage together with primary Tech E&O

- Surplus product written on Obsidian paper, rated A- by AM Best, and backed by our existing panel of reinsurers

- Offers up to $5M in aggregate limits on risks up to $250M in revenue

- Available in all 50 U.S. states and the District of Columbia

Moderate Appetite:

- Internet Service Providers
- Cable Television Distribution Services
- CCTV Services
- Direct-to-Home Satellite System Services
- Local/Long-Distance Telephone Carriers
- Consumer Electronic Manufacturer
- Reward Management System (RMS)
- Application Program Interface
- Lead Generation Software
- Multichannel Multipoint Distribution Services
- Satellite Television Distribution Systems

- Telecommunications Carriers
- VoIP Service Providers
- Cellular Telephone Service Carriers
- Cybersecurity Services/ Security Consultant Services
- Insurance Rating Platform
- Web Hosting
- Health Information Exchange
- Recruitment Software
- Legal Software
- Clinical Research Software
- IT Security Software
- Search Engine Optimization
- HR Software Platform

- Customer Relationship Management (CRM)
- Platform as a Service (PaaS)
- Accounting Software
- Factory Automation Software **(High Hazard)**
- Enterprise Resource Planning Software (ERP) **(High Hazard)**
- Infrastructure as a Service (IaaS) **(High Hazard)**
- Software System (OS) **(High Hazard)**
- Telehealth Software **(High Hazard)**
- Medical Diagnostic Software **(High Hazard)**
- Banking/Financial

Software **(High Hazard)**
- Hardware Devices Manufacturing (Mission Critical) **(High Hazard)**
- Banking/Financial Software **(High Hazard)**
- Point of Sales Software (POS) **(High Hazard)**
- Semiconductor Manufacturing **(High Hazard)**
- Customer Software Developer **(High Hazard)**
- SCADA Systems
- Transportation Software **(High Hazard)**

Excluded Classes:

- Payment processing
- Generative AI Platforms (Chat GPT)
- MSP and MSSP
- Public Key Infrastructure or Cryptography
- Printed Circuit Board Manufacturing
- Adult Content
- Video Game Developers
- Battery Manufacturing

- Digital Ad Agencies
- Computer-Aided Design Software (with services)
- Biotech Manufacturing
- Aviation Software
- Sharing Economy
- Utility Provider
- Social Media
- GeoTracking Devices
- Credit Reporting/ Monitoring

- Political-Affiliated Software
- Background Check Software
- Data Aggregators
- Wearables
- Medical products Manufacturer
- E-Learning Platform
- NFT Marketplaces and Exchanges

- Fintech Trading Platforms
- Broadcast/Streaming
- Cryptocurrency
- Gambling
- Robotics
- Tech Incubator