

Appetite Guide



Cowbell delivers standalone and customized cyber insurance policies to businesses with up to \$250M in revenue in the U.S.

Coverage is available nationwide on an admitted, surplus, or excess basis.

Target Classes

- Contractors
- Warehouse and Storage
- Talent Agencies
- Trucking, Transportation
- Wholesale
- Farming & Agriculture
- Construction
- Car Rentals
- Mining, Oil & Gas
- Commercial Printing
- Executive Search Services
- Allied Health, including:
 - Day Spas and Medi Spas
 - Offices of Physical, Occupational and Speech Therapists, and Audiologists
 - Offices of Physicians, Mental Health Specialists
 - Residential Mental Health and Substance Abuse Facilities
 - Nursing/Senior Living Facilities
- Research and Development (Life, Physical, and Engineering Sciences)
- Civic and Social Organizations
- Consulting Firms
- Waste Management
- Regional Banks, Investment Firms
- Advertising, Public Relations
- Executive, Legislative, and other General Government Support
- Forestry, Fishing, and Hunting
- Arts, Recreation, and Entertainment

Medium Hazard

- Municipalities
- Retail
- Law Firms
- Engineering
- Real Estate Services
- Utilities (*except Pipelines)
- Insurance - Carriers & Agents
- Hotels & Accommodations
- Real Estate & Title Agencies
- Hospitals
- Holding Companies (additional information required- org chart)

High Hazard

- Colleges and Universities
- All other Education
- Manufacturing
- Background Check Agencies
- Payroll Processing
- Pipelines
- MSPs
- Collection Agencies
- Data Processing and Hosting
- National Banks

(We still write these classes but apply tight scrutiny on controls and limits)



Reach out to support@cowbellcyber.ai to enquire about availability in your state.

Restricted Classes of Business

Political Affiliated Organizations, Social Media including Crowdsourcing, Adult Entertainment, Cryptocurrency, Payment Processors, Gambling (Online), Cannabis, Data Aggregators, Online Trading Platforms.