

## **Coverage Comparison** Cowbell Prime 100 vs BOP data breach endorsement

	BOP Data Breach Endorsement	Cowbell Prime 100
Security Breach Expense	<ul> <li>✓</li> </ul>	<b>v</b>
Investigation & Forensic Services	<ul> <li>✓</li> </ul>	<i>v</i>
Notification to affected individuals	<ul> <li>✓</li> </ul>	<b>v</b>
Call center services, overtime salaries	<ul> <li>✓</li> </ul>	<i>v</i>
Cyber incident response costs	<ul> <li>✓</li> </ul>	<b>v</b>
Post-event credit monitoring	<ul> <li>✓</li> </ul>	<b>v</b>
Public relations expense	<ul> <li>✓</li> </ul>	<b>v</b>
Third Party Liability Coverage		<b>v</b>
Security Breach Liability	<ul> <li>✓</li> </ul>	<b>v</b>
PCI Costs		<i>v</i>
Other regulatory Costs		~
Replace/Restore e-data cost and assistance		<b>v</b>
Hardware replacement costs for computers, tablets		<b>v</b>
Business Interruption (Business Income,Extra Expense)		<b>v</b>
Cyber Crime		<b>v</b>
Social Engineering		<b>v</b>
Computer and Funds transfer		<b>v</b>
Fraud		<b>v</b>
Extortion threats		<ul> <li>✓</li> </ul>
Expert services - forensic, legal, negotiation		<i>v</i>
Ransom payment		<i>v</i>
Interests on bounty payment		<i>v</i>
Additional Value		<b>v</b>
Claim panel dedicated to Cyber		<b>v</b>
Continuous risk assesment		<b>v</b>
Risk insights and recommendations		<b>v</b>
Industry peer benchmarking		<b>v</b>

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