Truckers
Why Cyber Insurance?

Do you:
- Use technology to manage your fleet operations?
- Store your client's sensitive information and files on a digital device?
- Accept payments electronically from your clients?
- Connect your device to your clients' internal network systems?
- Allow employees to use their own devices at the workplace?

If you answered "Yes" to any of the above, you are a target for cyberattacks. Cyber insurance covers losses and expenses to recover from an incident including legal and client notification services.

Common Cyber Risks for Truckers

Business Interruption and Electronic Logging Devices (ELD) Interruption
- In many states, truck drivers are required to use an ELD
- Drivers must stop or risk being fined if the ELD is inoperable - which can be the case because of a cyber incident such as ransomware
- ✓ Cyber Insurance covers losses from such Business Interruption

### Lost or Stolen Phone, Computer or Tablet
- Truckers often have access to large amount of client information
- A stolen/lost tablet can compromise client information
- ✓ Cyber insurance can cover the cost of incident investigation, crisis management, notification of affected parties, and more.

Cyber Crime and Funds Transfer Fraud
- Every online transaction is susceptible to fraudulent activity
- Email, online payment or online contract can get compromised
- ✓ Cyber insurance can cover loss from fraudulent transactions
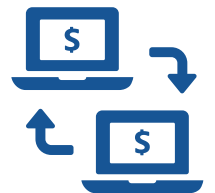
Compromised Employee Data
- Employee data are stored electronically
- If their data is compromised, notification might be mandatory
- ✓ Cyber insurance with first-party liability coverage can cover such expenses

Other Risks: Ransomware, Social Engineering and Bricking

COWBELL™
CYBER

Why Cowbell For Your Cyber Insurance Needs?

As a business, it might seem easier to get cyber coverage as an endorsement to another commercial policy (Business Owner Policy or other). Below is a summary of why standalone cyber from Cowbell provides the best protection and value.

	Packaged Cyber Data Breach Endorsement	Standalone Cyber Cowbell Prime 100
Data breach coverage	✔	✔
Coverage for other cyber incidents*		✔
Third party liability coverage		✔
Clear, detailed, cyber-specific policy		✔
Online, paperless application process		✔
Cyber expertise on claims		✔
Value-add services (Cyber Risk insights)		✔

*Ransomware, Social engineering, Fraudulent transfers and more.

Cowbell Prime 100 Coverages:
Security Breach Expense, Security Breach Liability, Restoration of Electronics Data, Extortion Threats, Public Relations Expense, Computer & Funds Transfer Fraud, Business Income & Extra Expense, Ransom Payments, Hardware Replacement Costs, Telecommunications Fraud, Post Breach Remediation.

Additional Resources:

- Packaged Insurance vs Standalone Cyber Insurance
- Cowbell Prime 100 vs BOP data breach endorsement
- Infographic: 7 Reasons Small Businesses should get Cyber Insurance
- What it takes to recover from a breach: 2019 Real Examples from Claims at Small Businesses

Cyber Insurance Made Easy™

Visit cowbell.insure to learn more.

Cowbell Cyber delivers standalone, individualized and state-admitted cyber insurance to small and mid-size businesses. Cowbell insurance products are powered by data, AI and continuous underwriting and provides policyholders with insights into their unique risk exposures through Cowbell Factors.™