



Appetite Guide & Coverage Highlights

Premium home insurance sold exclusively by independent agents

Openly is a premium home insurance provider offering comprehensive, customizable coverage. Our cutting-edge technology enables agents to obtain a bindable quote with speed and ease. From expanded coverage options, to fast claims handling, and highly responsive customer service, we're focused on improving every aspect of the insurance experience.

What sets Openly's coverage¹ apart?

- Guaranteed replacement coverage up to **\$5M²**
- Broad liability coverage up to **\$1M**
- Coverage C up to **150%** of Coverage RCE²
- Coverage B up to **100%** of Coverage RCE²
- Personal property blanket coverages up to **\$100K** per category
- Up to \$20K coverage to repair deterioration or rot caused by constant or repeated hidden seepage, water leakage, or steam from plumbing, heating, or cooling systems
- \$10K coverage for the removal and remediation of mold and fungi, and \$50K in coverage for related liability claims due to a covered loss
- Extended coverage for home-sharing and short-term rentals

¹ All coverages are subject to Total Insured Value (TIV) limits. See [Legal Disclosures](#) for more details.

² In CT, GA, KS, MS, MO, NH, OH, SC, TN and WI, coverage amount is subject to Coverage A and conditions listed in the policy.

What type of home does Openly love?



- ✓ Single family
- ✓ Above-average size
- ✓ Well-maintained
- ✓ Newer construction

Ideal Home Value



Openly insures primary and secondary residences, and homes rented-to-others.



Primary

Our standard homeowners policy is an HO-5, providing additional protection for your clients' home and personal property.



Secondary

Secondary and/or seasonal homes are also written as an HO-5 policy with guaranteed replacement cost coverage.



Rented-to-Others

Written as a standard or modified HO-3, this policy protects a home that the Named Insured exclusively rents to others for a fee.