



Appetite Guide & Coverage Highlights

Premium home insurance sold exclusively by independent agents

Experience a frictionless experience while offering your clients tailored, comprehensive home insurance. Openly merges market-leading technology, coverage, and support to assist you in providing your clients the highest level of service.

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?



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.

View homes that are not a fit for Openly.

Insurance coverages are underwritten by Rock Ridge Insurance Company, an AM Best A- (Excellent) rated, admitted insurance carrier and Transverse Insurance Company, an AM Best A (Excellent) rated, admitted insurance carrier.

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