



OPENLY BENEFITS AND COVERAGES

# Openly

Beautifully simple insurance,  
sold exclusively through  
independent agents

A premium and exclusive insurance offering  
with tailored comprehensive coverage and zero hassles



# Openly

## Offerings

What types of benefits does openly provide?

### COMPETITIVE RATES

Openly has competitive rates from using technology and data to more accurately identify and price customers that have fewer claims

### PREMIUM, ZERO HASSLE COVERAGE

Our customers receive personalized and premium coverage on things that matter most to you, so you know what's covered

### MODERN AND INNOVATIVE

Openly is a modern and innovative company that makes it easy to purchase with just a few questions



## Service and Claims

What makes Openly different?



We make everything easy with the use of data, technology and customization



We keep you safe through weather notifications and preventive advice



If you have a claim, we have professional adjusters to help you through the process, or you can use one of our technology enabled solutions



We capture feedback from our customers to improve our processes and ensure an exceptional experience





# Coverage Overview

What is covered  
in this premium offering?

## WHAT'S COVERED

## WHAT'S IT COVERED FROM?

## HOW DO WE PAY CLAIMS?



The structure of your building, including the walls, roof, and attached fixtures

Open perils, which means all types of losses unless they are specifically excluded

Guaranteed replacement cost. We rebuild to the current state using the same type of materials up to \$5M in value



Any structure outside of your home like detached garages, sheds, and fences

Open perils, which means all types of losses unless they are specifically excluded

Replacement cost up to the policy limit you select



All your belongings like furniture, clothing, and electronics

Open perils, which means all types of losses unless they are specifically excluded. Note, this is not common

Replacement cost to repair or replace with the same material and quality as the original – in today's market



Expenses incurred from not being able to live at your residence

Reimbursed for additional living expenses while your home is repaired or rebuilt

Up to the policy limit you select for the coverage



Legal defense and liability coverage if sued

Lawsuits happening on and off your property where you are liable

Up to the policy limit you select

Medical expenses for guests injured on your property

Slips and falls and other minor injuries



Select from over 15 additional coverages like scheduled property, blanket coverage, personal cyber, equipment breakdown, water backup, loss assessment, and many more!

## AND THERE'S MORE!



Unlike most policies, you select your limits and increase/decrease to whatever level you feel is appropriate. Don't need "other structure coverage", simply remove that option!

With Openly, you get to select the coverages you need and exclude the coverages you don't. No more paying for coverages and limits that don't make sense for you.



*Insurance coverages provided by Clear Blue Insurance Group*

**Openly Inc.**

131 Dartmouth St. 3rd  
Floor Boston, MA 02116  
[www.openly.com](http://www.openly.com)  
[marketing@openly.com](mailto:marketing@openly.com)  
857 214 4428