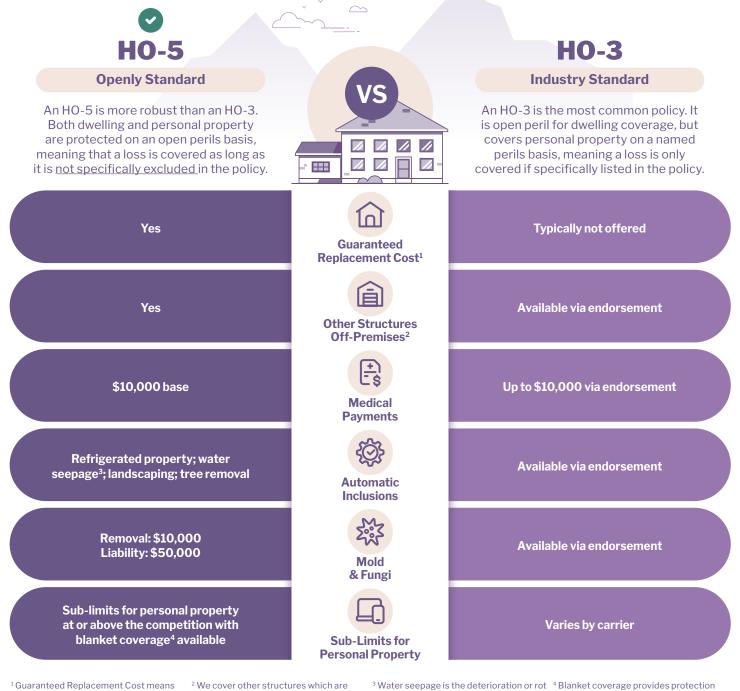


A Guide to Understanding Openly's Standard Primary Policy



¹ Guaranteed Replacement Cost means that Openly will cover the full cost of replacing the home—even if the amount exceeds coverage limits (in the event the insured chooses to rebuild).* We cover other structures which are owned by you and located away from the "residence premises," if used by you in connection with the "residence premises." Water seepage is the deterioration or rot of covered property caused by constant or repeated seepage from within plumbing, heating or cooling systems.

Blanket coverage provides protection for items commonly scheduled, such as jewelry or art, under one predetermined limit. This reduces the need to appraise and schedule each item.

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

Coverages and other features vary by state, and are not available in all states.

Insurance coverages in AL, AZ, GA, IL, IN, KS, KY, ME, MA, MI, MO, NH, NM, OH, OK, OR, PA, SC, TN, UT, and WI are underwritten by Rock Ridge Insurance Company. Insurance coverages in WI are also underwritten by MS Transverse Insurance Company. Each insurer is solely responsible for the claims on its policies and pays Openly for policies sold.