



# What You Can Expect When Filing a Claim

Clear, fast, and fair—how we help when the unexpected happens.

We know that experiencing a loss can be overwhelming. That's why Openly makes the process of filing a home insurance claim as simple and straightforward as possible. Our dedicated team is here to support you with compassion and transparency throughout the process, ensuring a fast and fair resolution.

24 hours

Most policyholders contacted within 1 day of filing a claim

5-7 days

Average time to complete inspection from First Notice of Loss

20 years

Average experience of claims team members

## What you Can Expect When Filing a Home Claim

Because the claims process should be the easiest part of recovery.



### 1 Report your claim

You can easily file a claim at [fno.openly.com](https://fno.openly.com) or by calling us directly at 888.802.4842.



### 2 Damage assessment

Our claims team will review your claim and assess the damage. Your assigned adjuster will contact you to provide detailed information and outline next steps.



### 3 Estimation and repair

Depending on your coverage and location, you can choose from our network of trusted partners who will inspect, estimate, and complete the necessary repairs.



### 4 Payment and support

Our commitment doesn't end with payment. We'll continue to support you throughout the process.



## What to expect

While we hope you never need to file a claim, know that we're here to help if you do.

### Expert care

Our experienced claims experts will handle your claim with meticulous care. We'll promptly and thoroughly investigate your claim, and work to find a fair resolution.

### Advanced technology

We use advanced tools and technologies to make the claims process smoother and faster.

### Trusted network

Openly's Managed Repair Program connects you with vetted contractors who deliver high-quality repairs quickly and seamlessly, restoring your home to its pre-loss condition.

## Staying connected

We're committed to keeping you informed with clear and consistent communication during your claims process. Here's what you can expect from us—and how to reach your dedicated adjuster.



### Initial contact

You'll receive an email with your adjuster's contact information once your claim is assigned.



### Updates

Your adjuster will contact you regarding any important updates, coverage details, or potential concerns.



### Resolution

You'll receive an email notification upon claim resolution.



Need help?

Email [claims@openly.com](mailto:claims@openly.com) or call 888.808.4842