



Why Openly

We prioritize your peace of mind as much as your policy coverage. When you choose Openly, you get comprehensive, easy to understand insurance—without surprises. Our coverage options exceed the insurance standard so you can feel confident and secure in your choice.



Primary residences



Secondary residences



Residences rented-to-others

What sets Openly's coverage apart?

- Guaranteed replacement cost coverage up to \$5M to rebuild your home in the event of a covered loss¹
- Broad liability coverage up to \$1M to protect you from unexpected accidents and legal claims
- Blanket personal property coverage up to \$100K with zero deductible per property category including collectibles, fine arts, jewelry, etc.
- 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 residences rented-to-others via home-share platforms²

¹ In GA, KS, MS, MO, NH, OH, SC, TN and WI, coverage amount is subject to Coverage A and conditions listed in the policy.

² Availability may vary by state and policy type.

Your choice for exceptional home insurance

AM Best Excellent rating

Our carrier partners have A and A- AM Best ratings, affirming Openly's financial stability and our commitment to policyholders in the event of a loss.

90%+ Customer retention

Exceeding the industry average, our customer retention rate of over 90% reflects policyholders' level of trust and satisfaction with Openly.

24 Hour average response time

On average, policyholders are contacted within 24 hours of filing a claim, fulfilling our mission to provide an easy, fast, and thorough claims experience.