



Why Homeowners Choose Openly

Tailored home insurance protection for lasting peace of mind.

HOMEOWNERS POLICIES

HO-5

Primary & secondary homes

Our enhanced homeowners policy protects your home and belongings against the unexpected—with fewer gaps—so you can feel confident in your coverage.





HO-3

Homes rented-to-others

Protect your rental investment with coverage designed for landlords. From property damage to liability claims and lost rental income, our policy is built for the risks landlords actually face.

WHAT SETS OPENLY'S COVERAGE APART?

Sold exclusively through independent agents, Openly combines local expertise with coverage that goes further.

-  **Guaranteed replacement cost up to \$5M** to rebuild after a covered loss¹
-  **Enhanced standard coverage with flexible coverage options** to fit your unique needs
-  **Broad liability coverage up to \$1M** for accidents and legal claims
-  **Blanket personal property coverage up to \$100K per category**, with a \$0 deductible option

SUPPORT YOU CAN COUNT ON

When the unexpected happens, Openly responds with care. Our experienced Claims Team provides personalized support—real expertise, real people—guiding you from First Notice of Loss to final repair. Through our **Managed Repair Program (MRP)**, a network of trusted contractors works to restore your home to its original condition, quickly and with the craftsmanship it deserves.

93%

Claims customer satisfaction score

24 Hours

Average time to first contact after filing a claim

5 Years

Warranty on work completed by MRP partners²

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Openly LLC is the administrator for a homeowners insurance program underwritten by Rock Ridge Insurance Company, an AM Best A- (Excellent) rated, admitted insurance carrier. Eligibility, coverages and other features vary by state, and may not be available in all states.

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

²Partner availability and warranties vary. Restrictions apply; contact your MRP partner for details.