



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



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 keep you safe through weather notifications and preventive advice



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 Medical expenses for guests injured on your property	Lawsuits happening on and off your property where you are liable Slips and falls and other minor injuries	Up to the policy limit you select
	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

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