



# Appetite Guide + Coverage Highlights

Premium Home Insurance Sold Exclusively by Independent Agents

## WHY OPENLY

Openly is a tech-forward premium home insurance provider offering comprehensive, customizable coverage. Our cutting-edge technology increases efficiency, enabling agents to obtain a bindable quote in as little as 15 seconds! From expanded coverage options to fast claims handling and highly responsive customer service, we are focused on improving every aspect of home insurance.

## WHAT SETS OPENLY'S COVERAGE APART?

Openly coverage limits and endorsement offerings include:

- Guaranteed replacement coverage up to **\$5M<sup>1</sup>**
- Coverage C up to **150%** of Coverage RCE<sup>1</sup>
- Coverage B up to **100%** of Coverage RCE<sup>1</sup>
- Liability coverage up to **\$1M**
- Blanket coverages up to **\$100K**
- Under Construction endorsement
- Non-restrictive dog breeds list
- No auto-declining coverage for unfenced swimming pools or trampolines
- Homesharing endorsement



We issue standalone policies for primary, secondary and rent-to-others residences.

### PRIMARY



Our standard homeowners policy is an HO-5, providing additional protection for your clients' home and personal property under an open perils policy.

### SECONDARY



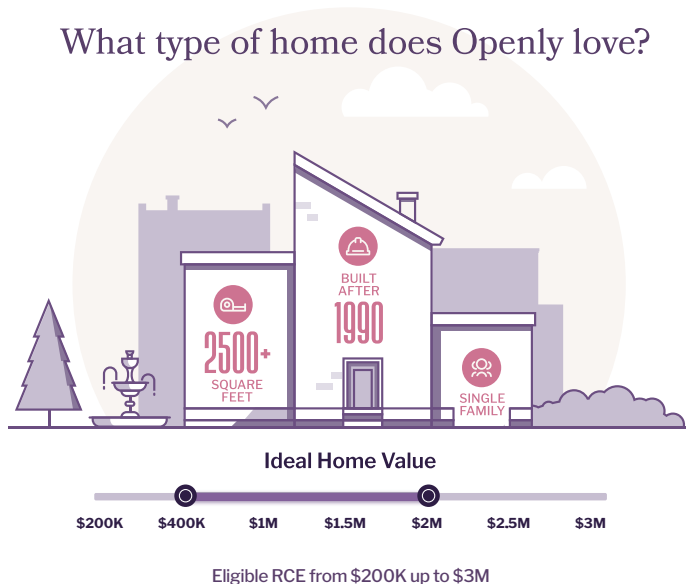
Secondary and/or seasonal homes are also written as an HO-5 policy with guaranteed replacement cost coverage.

### RENT-TO-OTHERS



Written as a standard or modified HO-3, this policy protects a home that the Named Insured exclusively rents to others for a fee.

What type of home does Openly love?



<sup>1</sup> In GA, KS, MS, MO, NH, OH, SC, TN and WI, coverage amount is subject to Coverage A and conditions listed in the policy. FOR AGENT USE ONLY.



# Not a Fit for Openly

Types of homes Openly does not currently have underwriting appetite for include:



**1. Multi-family homes:** 2+ family units in the same main dwelling. *Please note: A family unit is the number of separate and distinct livable units within the property.*



**2. Mobile homes:** Homes constructed in a factory with a permanently attached chassis and then brought to a site as a self-contained living unit.



**3. Log or timber cabins:** Homes constructed with interlocking log weight-bearing walls where the logs typically are both outside and inside surfaces of the home. *Please note: Openly does accept log homes.*



**4. Homes that are on a historic registry:** Homes that are officially recognized on a local, state or national historic registry. These homes have specific restrictions on repairs and upgrades that can be made to the structure.



**5. Homes that are built on stilts or piers:** Homes that are raised on piles or piers (vertical parts of the foundation that are driven deep into the ground) over the surface of the soil or a body of water.<sup>2</sup>

**In addition, the following are also not a good fit:**

- More than two claims within three years
- Home daycare on the property or home business with more than five visitors per month
- Primary heating source is a non-thermostatically controlled stove (eg., wood, kerosene, etc.)
- Electrical and plumbing that does not meet current building code (eg., knob and tube wiring, fuses, etc.)
- Townhomes or condos with a master policy (e.g., exterior structure, including the roof)
- Home under construction or renovation that is expected to take more than 180 days to complete

<sup>2</sup>Some states may vary  
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