

OPENLY BENEFITS AND COVERAGES

Beautifully simple insurance, sold exclusively through independent agents

> A premium and exclusive insurance offering with tailored comprehensive coverage and zero hassles





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

We keep you safe through weather notifications and preventive advice



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 capture feedback from our customers to improve our processes and ensure an exceptional experience



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Coverage Overview

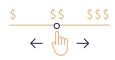
What is covered in this premium offering?

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

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!

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Unlike most policies, you select your limits and increase/decrease to whatever level you feel is appropriate.

Unlike most policies, you select your limits and increase/decrease to whatever level you feel is approp 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.





nsurance coverages provided by Clear Blue Insurance Group

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