

Product overview

Summary

Recoop is the nation's only multi-peril disaster coverage that quickly pays a lump-sum cash benefit up to \$25,000 after a natural disaster.

Features and benefits

Really affordable. Get a \$5,000 cash benefit for as low as \$11/month.

Really simple. File a claim in minutes with a call or a few clicks.

Really fast. Cash is deposited within 48 hours of approval.

Really flexible. No restrictions on what you can do with the cash.

Claim requirements:

- 1 Carry an existing homeowners or renters insurance policy.
- 2 Reside in a state or federally declared disaster area and sustain damages of \$1,000 or more.
- 3 Damage must be the result of one of the covered perils listed above.

What we cover

Hurricane
(includes storm surge)

Wildfire

Tornado

Earthquake

Gas explosion

Winter storm

Dust storm

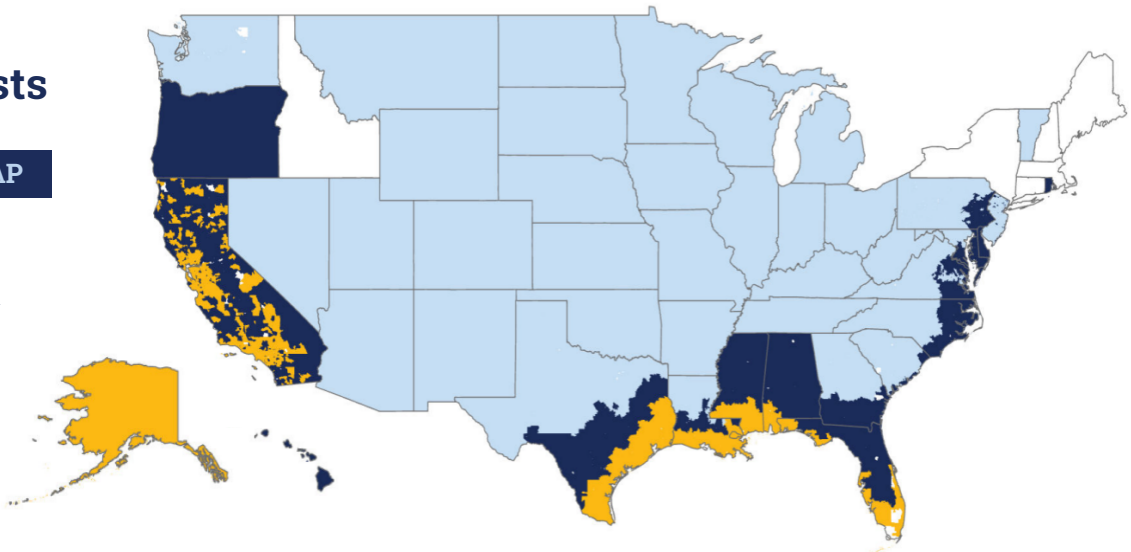
Why Recoop

- ⚡ **Disasters are on the rise.** 80% of U.S. counties have experienced a disaster in the last 5 years.
- ⚡ **Most homes are underinsured.** Most policies are based on your home's market value, not its replacement value, which takes into account the rising cost of materials and the increased demand for labor and supplies.
- ⚡ **Disasters may not be covered.** Most homeowners policies don't cover all disasters like earthquakes or storm surge resulting from a hurricane.
- ⚡ **Families are financially vulnerable.** The average American has just \$8,000 in transactional savings; Only 46% have enough emergency savings to cover 3 months of expenses.

What it costs

RISK ZONE MAP

- LOW RISK
- MEDIUM RISK
- HIGH RISK
- DOI APPROVAL PENDING*
*CT, ID, ME, MA, NH, NY



ANNUAL PREMIUMS

(preferred partner rates)

RISK ZONE	ZONE	\$5,000 BENEFIT	\$10,000 BENEFIT	\$15,000 BENEFIT	\$20,000 BENEFIT	\$25,000 BENEFIT
LOW RISK	1	\$100	\$200	\$300	\$400	\$500
	2	\$120	\$240	\$360	\$480	\$500
	3	\$150	\$300	\$450	\$600	\$500
MEDIUM RISK	4	\$180	\$360	\$540	\$720	\$500
	5	\$240	\$480	\$720	\$960	\$500
	6	\$300	\$600	\$900	\$1,200	\$500
HIGH RISK	7	\$360	\$720	\$1,080	\$1,440	\$1,800
	8	\$425	\$850	\$1,275	\$1,700	\$2,125
	9	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000

About Recoop

- ▶ Launched in 2020.
- ▶ Approved in 45 states (including D.C.). Pending approval in CT, ID, MA, ME, and NY.
- ▶ Claims processing through, Sedgwick, the world's largest claims administrator.
- ▶ Underwriting carrier partner, Professional Solutions Insurance Company:
 - Retaining 100% of risk
 - A.M. Best "A" rated
 - \$350M+ in reserves, over 3 times statutory requirement



Bounce Back Faster After a Disaster™

Visit recoopinsurance.com or contact us today to learn more.

