

There are costly gaps in home insurance. Recoop is here to cover them.

For U.S. homeowners, there's a perfect storm brewing when it comes to their financial risk in the aftermath of a natural disaster. Consider this:

Natural disasters are on the rise.

80%

of U.S. counties have experienced a natural disaster in the last five years.

Most homes are underinsured.

20%

is the average exposure, even for homes with guaranteed replacement.

Insurance deductibles are out of control.

5-30%

of your home's value could be your deductible following a disaster, especially in high-risk areas.

Really fast recovery cash.

Recoop is the first and only multi-peril disaster coverage that quickly pays you a lump sum cash benefit (**up to \$25,000**) after a disaster: hurricane (with storm surge), wildfire, tornado, earthquake, gas explosion, winter storm or dust storm.



Really affordable.

Get a \$10,000 cash benefit for as low as \$20/mo.



Really simple

File a claim in minutes with a quick call or a few clicks.



Really fast

Cash is typically deposited in your account within 24-48 hours.*



Really flexible

No restrictions on what you do with your recovery cash.

Our Mission

Recoop exists to cover the gaps left by most homeowners insurance policies in the wake of a natural disaster. We lessen the financial burden with affordable policies and expedited payments. When insurance fails, we help you prevail by picking up the tab (and the pieces) so you can rebuild and get back to life.

When insurance fails, we help you prevail.

TYPICAL
COVERAGE

recoop[⚡]

How long do I have to wait for benefits?	Typically 30+ days	Typically 2 days*
Do I have to pay a deductible before I get my benefits?	Yes	Nope
Do I have to wait for a quote (a.k.a. underwriting)?	Yes	Nope
Do I have to wait for an insurance adjuster to show up?	Yes	Nope*

Qualifications

You only need to meet 3 requirements to submit a claim:

Requirement 1:

Your home or apartment must be in a state or federally declared disaster area¹ and have sustained damages of \$1,000 or more.

Requirement 2:

You need to have an existing homeowners or renters insurance policy.

Requirement 3:

You must be impacted by one of Recoop's covered disasters: hurricane (with storm surge), wildfire, tornado, earthquake, gas explosion, winter storm² or dust storm.



*Represents the estimated time to send your benefit payout following claim approval. In the event that damage isn't clear or we don't have the photos or information needed to process your claim, we may send a claims adjuster to your home or apartment.

¹A state or federal disaster does not need to be declared for a gas explosion.

²Winter storms and hazardous winter weather is covered when at least 5 inches or more of snow or sleet accumulate within a 12-hour period, or at least 7 inches or more of snow or sleet accumulate within a 24-hour period.

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Recoop, a Personal Disaster Insurance product, is a licensed property and casualty insurance product underwritten by Professional Solutions Insurance Company.