

There are costly gaps in homeowners and renters insurance. Recoop is here to cover them.

For U.S. homeowners and renters, 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-of-its-kind coverage (up to \$25,000 benefit) that helps you bounce back faster after a disaster: hurricane + 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 and renters 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 go through underwriting?	Yes	Nope
Do I always have to wait for an insurance adjustor 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 area and have sustained damages of \$1,000 or more.

Requirement 2:

You need to carry 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 storm or dust storm.

Bounce Back Faster After a Disaster™

<https://enroll.recoopinsurance.com/ross>



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