

Florida Flex Homeowners

Quick Reference Guide

This quick reference guide is not all inclusive. For additional information please see the Underwriting Guide.



Expect MORE.

The Orion180 Flex Policy in Florida allows the insured to select from a range of perils, giving them the flexibility to tailor their coverage to fit their specific needs. The available peril options will vary depending on whether the property has a mortgage.

Flex Perils Options

Included Perils	Fire, Lightning, Water Weather, and Miscellaneous*
Mortgaged Homes - Required Perils	Named Storm, Tornado, Wind, and Hail
Mortgaged Homes - Optional Perils	Water Non-Weather, Wildfire, Liability, Theft
Non-Mortgaged Homes – Optional Perils	Named Storm, Tornado, Wind, Hail, Water Non-Weather, Wildfire, Liability and Theft

*Miscellaneous Perils include Aircraft, Explosion, Falling Objects, Riot or Civil Commotion, Vehicles

COVERAGE AND LIMITS

Dwelling must be insured for 100% of the replacement cost. Maximum Total Insured value (Coverage A-D) is \$3,500,000.

Coverage A - Dwelling	\$300,000 - \$2,000,000
Coverage B – Other Structures	2%, 10%, 20% or 30%
Coverage C – Personal Property	10%, 20%, 30%, 40% or 50%
Coverage D – Loss of Use	0% or 10%
Coverage E – Personal Liability	\$100,000, \$300,000 \$500,000
Coverage F – Medical Payments	\$1,000, \$2,500, \$5,000
Loss Assessment	\$1,000, \$5,000, \$10,000

ELIGIBLE COUNTIES

Brevard, Broward, Collier, Charlotte, Duval
Flagler, Hillsborough, Indian River
Lee, Manatee, Martin, Miami-Dade, Nassau
Palm Beach, Pinellas, Sarasota
St. Johns, Saint Lucie, Volusia

CO-PAY OPTIONS

For a reduction in premium, the policyholder can select a copayment option. The policyholder will be responsible for paying the selected percentage of loss after the deductible is applied.

Co-Pay	0%, 10%, 20% and 30%*
*30% not available for risks with a mortgage	

Example: \$500,000 Named Storm loss occurs; a 1% weather deductible applies $(\$500,000 * 1\%) = \$495,000$. The insured selected a 20% copay option. Orion180 would pay \$396,000, The insured would be responsible for 20% co-pay $(\$99,000) + \$5,000$ weather deductible for a total of \$104,000

ROOF COVERAGE OPTIONS

Sublimit of Coverage A	Roof coverage will apply on a Sublimit of Coverage A basis. Options of \$5,000 - \$500,000 will be based on square footage of the home, roof material, and age of the roof
RCV	If selected, the roof will be covered on an RCV basis
ACV	If selected, the Roof Material Payment Schedule will apply

CLAIM FREE PARTICIPATION BONUS

Option 1: 5 years' claim free receive 25% of the year 1 premium

Option 2: 5 years claim free receive vanishing Non-Weather deductible

Option 3: 10 years claim free receive 100% of the year 1 premium

PREMIUM PROTECTION

Coverage is designed to assist with the rising costs of insurance by controlling the premium offered on the immediate renewal term. Please refer to the underwriting manual for specific rules.

PAYMENT PLANS

Annual, Semi-Annual, and Quarterly

PAYMENT OPTIONS

Master Card, Visa, Discover, Mortgage Billed, Wire Transfer

DEDUCTIBLE OPTIONS

Weather/Wildfire deductible must be equal to or greater than Non-Weather deductible

Non-Weather Deductible	\$2,500, \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, 1%, 2%, 3%, 5%, 10%
Weather/Wildfire Deductible	\$25,000, \$50,000, \$100,000, 2%, 3%, 5%, 10%

DISCOUNTS

Loss Free	Tree Free Yard	Golden Age	Companion Policy	Wind Loss Prevention
Home Buyer	Tankless Water Heater	Existing Coverage	Military/First Responder	Protective Devices

ELIGIBILITY

Wind Mitigation	<p>All Windows are protected</p> <ul style="list-style-type: none"> Impact Glass, Shutters and Plywood are acceptable <p>All Windows, Exterior Doors and Garage door are protected</p> <ul style="list-style-type: none"> Impact Glass, Shutters and Plywood are acceptable <p>None</p> <ul style="list-style-type: none"> If the risk does not have any opening protection; it is not eligible for coverage
	<p>In the event of an imminent named storm, Insureds are required to take protective measures, including the installation of temporary shutters or plywood over windows and other vulnerable openings if permanent storm shutters are not present. Failure to install plywood (or have alternative protective coverings in place) may result in the denial of any claim for wind- or storm-related damage directly attributable to unprotected openings.</p> <p>Homes built in 2002 and newer do not require a wind mitigation form to be submitted, Homes built in 2001 and older require a valid Wind Mitigation form emailed to the Customer Experience team within 30 days of the effective date of the policy.</p>
Applicant	<ul style="list-style-type: none"> No insured may be indicted for, or convicted of any degree of fraud, bribery, or arson within the last five (5) years.
Ownership	<ul style="list-style-type: none"> Primary residence must be owner-occupied and deeded owner as the first Named Insured. Secondary Residences must have deeded owner as the first Named Insured Property may not be deeded to or owned by a corporation, limited liability company (LLC), partnership, limited liability partnership (LLP), estate, association, or any other business entity. Residence held in the name of a Revocable or an Irrevocable Living Trust are eligible.
Occupancy	<ul style="list-style-type: none"> No rental exposure Dwelling may not be vacant or unoccupied for more than 60 days unless secondary.
Protection Class	<ul style="list-style-type: none"> Fire protection classes 1-9 are eligible.
Age of Home	<ul style="list-style-type: none"> Dwellings built prior to 1900 are ineligible.
Construction	<ul style="list-style-type: none"> The following home types are ineligible: log home, mobile home, manufactured home, trailer home, house trailer, or homes of unconventional construction, including but not limited to do-it-yourself, dome, shell, or homes not meeting building codes. Town Homes must have evidence of a firewall between units. (Evidence of firewall required for homes built prior to 2000). Homes may not have major renovation or extensive remodeling that make the home uninhabitable. Homes not constructed by a licensed contractor and/or were designed or constructed for non-habitation purposes are ineligible.
Exterior	<ul style="list-style-type: none"> The following sidings are ineligible for coverage. Homes with wood shake (covering more than 20% of siding), Masonite, asbestos, EIFS (Exterior Insulation Finish System), or Dryvit stucco siding. Burglar bars must have quick release installed (evidence required).
Foundation	<ul style="list-style-type: none"> Slab, masonry, basement, pilings, stilts, and crawl space. Crawl space must be enclosed on all four sides with permanent material like block, brick, or siding to be eligible. Crawl space must have adequate access and be adequately vented.
Roof	<ul style="list-style-type: none"> Shingle Roofs must be 20 years or newer when first written to be eligible. The roof payment schedule is mandatory for all shingle roof types aged 11 and older. Metal/Tile Roofs must be 30 years or newer when first written to be eligible. The roof payment schedule is mandatory for all metal/tile roof types aged 21 and older. A roof must be in working condition without missing shingles or tiles Eligible Roofing Material: architectural shingles, asphalt fiberglass composite shingles, clay or concrete tile, slate, poured concrete and metal. Corrugated metal roofing and any other roofing materials not listed above are ineligible. Flat roofs must be poured concrete.

Plumbing	<ul style="list-style-type: none"> Homes 30 years or older or, or those with galvanized, cast iron, PEX (prior to 2006), polybutylene plumbing, or a tanked water heating unit installed on a level higher than the ground floor, will be limited to \$10,000 in non-weather water damage coverage. The \$10,000 water damage limit will be removed with installation of AWTOS.
Heating	<ul style="list-style-type: none"> A primary heating system must be permanently installed and thermostatically controlled. Note: A converted coal furnace, kerosene heater, electric space heater, fireplace, or wood/coal/pellet stove is not eligible as the primary source of heat.
Electrical	<p>The following are ineligible:</p> <ul style="list-style-type: none"> Knob and tube wiring. Aluminum wiring. Unsafe electrical panels, including but not limited to: Fuse box, Double-tapped wires, Federal Pacific Electrical (FPE), Zinsco/GTE Sylvania, or Challenger
Swimming Pool and Hot Tub	<p>Swimming pool and hot tub liability excluded To be applicable for swimming pool and hot tub liability</p> <ul style="list-style-type: none"> The swimming pool must be protected by at least a 4-foot minimum fence or approved alternative enclosure. The Swimming pool cannot have a slide or diving board The swimming pool and hot tub must be maintained and in good working condition Securely covered if the swimming pool is empty
Animals/Pets	<ul style="list-style-type: none"> Exotic, dangerous, or vicious animals are ineligible. Animals with a bite history or have caused bodily injury to any person or has exhibited aggressive behavior is ineligible.
Condition	<p>All home systems must meet state building codes and be in proper working condition.</p> <ul style="list-style-type: none"> Homes must be properly maintained and in sound condition and exhibit pride of ownership. Homes may not be in poor condition. <p>The following are ineligible:</p> <ul style="list-style-type: none"> Empty pools (unless securely covered) or pools, hot tubs or spas not maintained and in working condition. Excessive yard debris, dead or dying trees, trees too close in proximity to the home, or overhanging the home. Existing damage, Unfinished repairs/replacement, or hazardous conditions Doors to nowhere.
Business	<ul style="list-style-type: none"> Business exposure which creates foot traffic or is open to the public is ineligible. Farming and ranching operations are ineligible.
Acreage	<ul style="list-style-type: none"> Properties should not be on more than 10 acres. Property between 5 to 10 acres must be within 5 miles of a fire station, and visible from a main paved road.
Location	<ul style="list-style-type: none"> Property located within 300 feet of a commercial exposure that increases the likelihood of loss to the insured location Dwelling may not be historically registered or have historical significance A dwelling may not be located over a body of water or wetland.
Finances	<ul style="list-style-type: none"> Homes may not have three (3) or more mortgages, in foreclosure, or more than ninety (90) days past due on mortgage. HELOCs are considered a mortgage for this condition.
Home for Sale	<ul style="list-style-type: none"> Homes for sale must be occupied.
Prior Loss History	<p>The following loss history is ineligible.</p> <ul style="list-style-type: none"> 2 liability claims, 2 fire claims, or 2 water claims in the past 5 years. 3 property claims in the past 5 years. Applicants with any open claims.
Renewable Energy Systems	<ul style="list-style-type: none"> Renewable energy systems that produce energy from renewable energy technologies are excluded from coverage.
Inspection	<ul style="list-style-type: none"> Property inspection must be completed within 30 days of the policy term's effective date for any home that requires an inspection. Please refer to the "Inspections Requirement.pdf" in the Reference Materials section of the Document Library, for the current inspections' rules and more.