

E&S PERSONAL LINES SOLUTIONS

For two decades, Orchid has been The First Choice for catastrophe exposed property insurance. Our proprietary and flexible products, fast processes, expert underwriting and competitive pricing provide customized solutions to our partner agents from coast to coast.

- Proprietary solutions only offered through Orchid with A.M. Best A- or Better Rated Carriers
- Multi-Peril, Wind-Only, Ex-Wind, Primary Flood, Excess Flood, Builder's Risk, Standalone Inland Marine
- Primary, Secondary/Seasonal, and Rental occupancies (long term and short term - minimum 3 days)
- Underwriting capacity in 50 states, the Bahamas and the Caribbean, specializing in all major coastal markets
- Variety of forms: HO3, HO5, HO6, DP3, Builder's Risk
- Named Storm and Wind & Hail deductible options
- Named insured flexibility for corporations, LLCs, trusts and others
- A knowledgeable team of underwriters to ensure the best price/coverage combinations
- Minimum Coverage A requirements by state available online



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