

Strong Protection. Flexible Options.

Orion180 FLEX, The flexibility to design home insurance that works for you.



Customizable coverage that bends, not breaks—because life doesn't come with a script.

FLEX Homeowners Insurance

Orion180 FLEX Home Insurance offers a fresh approach to coverage putting homeowners back in control. With flexible deductibles, copay options, and rewards for claim-free histories, FLEX creates a collaborative and adaptable insurance experience that balances cost and protection. Designed for long-term value, this FLEX ensures practical, dependable coverage with flexible options.

Strength Meets Flexibility

FLEX Highlights

Features

Customizable coverage starting with fire and lightning protection, with options to add perils like storms or water damage.

Flexible deductible and copay choices to balance upfront costs and long-term savings.

Roof protection customized to the homeowner's needs, with Replacement Cost Value (RCV), Actual Cash Value (ACV), or Stated Value options.

Non-weather water damage coverage scaled by home age.

Loyalty rewards for claim-free periods, including deductible reductions and premium refunds.

Rate stability through a two-term price lock feature.

Benefits

Allows homeowners to select coverage that fits their specific needs, avoiding unnecessary costs for unneeded protection.

Enables homeowners to manage their financial responsibility by choosing options that align with their budget and risk tolerance.

Provides options to protect roofs based on material, age, and value, ensuring appropriate reimbursement in the event of a loss.

Offers customized coverage limits for water damage, protecting homes of all ages, with private flood insurance available.

Rewards responsible homeowners with reduced costs over time, promoting a longterm relationship and ongoing savings.

Ensures predictable insurance costs, protecting against rate increases for added financial peace.

What Makes FLEX Different

	Standard HO3	FLEX
Coverage Options	Predefined, less customizable coverage. Mandatory perils.	Modular coverage for specific risks like roofs and water damage.
Deductible Flexibility	Fixed deductibles with limited options.	Multiple options, including copay percentages for savings.
Roof Coverage	Typically RCV or ACV only.	RCV, ACV, or stated value options.
Non-Weather Water Damage	Limited or requires endorsement.	Scaled coverage limits based on property age.

Modular Coverage Options

Start with essential protection like fire and lightning, then add perils like storms or water damage based on your needs.

Shared Risk for Savings

Copay options let you lower premiums while retaining robust protection.

Rate Stability

Lock in your rate for two terms to guard against unexpected increases.

Custom Roof Coverage

Choose from Replacement Cost Value (RCV), Actual Cash Value (ACV), or Stated Value to match your property's needs.

Loyalty Rewards

Earn deductible eliminations or premium refunds for claim-free years.

Protect Your Home Today

Speak with your agent about
Orion180 FLEX or visit
Orion180.com to learn more.

This document is not intended to provide legal advice or guidance.

