



DP Landlord: Your Questions Answered

Important: This is preliminary product information and subject to change prior to launch.

What does Orion180 DP Landlord Insurance cover?

Orion180 DP Landlord Insurance is designed for rental properties. Coverages differ from a typical home insurance policy:

- **Coverage A – Dwelling**
- **Coverage B – Other Structures**
- **Coverage C – Landlord Property (Contents)** This does not cover all contents in the home, particularly tenants' belongings. Instead, it helps ensure the landlord's items in the property are protected.
- **Coverage D – Fair Rental Value** This can cover the landlord's loss of rental income if the property becomes uninhabitable, not the tenants' costs of living.
- **Coverage E – Premises Liability** Premises Liability can protect the landlord from liability for personal injury or property damage arising from the ownership, maintenance, or use of the rental property.
- **Cover F – Medical Payments**

What makes Orion180 DP Landlord Insurance unique?

- Orion180 DP Landlord Insurance is a truly customizable product that puts policyholders in control. They can go beyond the one-size-fits-all protection of traditional dwelling policies.
- Coverage is customized, and anything other than Coverage A can be excluded. The policy starts with basic included perils, then optional perils can be added – with some mortgage-based restrictions – to fit their needs.
- Property owners can control their premium costs, with a wide range of weather and non-weather deductibles.
- Policyholders can also add an optional co-pay for even more savings.



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What properties will be eligible for Orion180 DP Landlord Insurance?

- Single family to four family dwellings, for example a house, duplex, triplex or quadplex. Townhomes are eligible if there is a firewall between units extending to the ceiling.
- Rental terms must be weekly, monthly, six-month, or annual / long term.

Orion180 DP Landlord Insurance is NOT available for:

- Properties rented on a daily basis.
- Vacant homes.
- Homes occupied by more than one family or by more than two unrelated tenants.
- Student housing and / or sorority or fraternity houses.

Where will Orion180 DP Landlord Insurance be available?

This product will be available in Orion180's FLEX states of Florida (current counties only), Massachusetts (current counties only), Texas, and California. It will also launch in our coastal footprint in North Carolina, South Carolina, Mississippi, and Alabama. Existing barrier island exclusions will apply to DP Landlord.

What discounts are available for Orion180 DP Landlord Insurance?

In addition to our signature discounts that are familiar to Orion180 agents and policyholders, we are introducing a **NEW** discount with DP Landlord: The Orion180 Companion Policy Discount offers extra savings for named insureds who have an existing Orion180 policy in force.

What entities will be able to hold an Orion180 DP Landlord Insurance policy?

Individuals, as well as LLCs, trusts and corporations, so long as the business operations of those entities are solely related to ownership and maintenance of rental properties. Property management companies can be listed as an additional interest.