Colorado

PRODUCT GUIDE

Orion180 is bringing our bold vision to the Rocky Mountain State. With innovative solutions designed for the unique challenges you face, we're empowering Colorado agents and homeowners.

Discover new standards of what's possible: custom hail and wildfire risk modeling, true choice in coverage, and a range of tools to control premium costs. Join us as we create something truly out of this world.

Partner with Us Today

ORION180

Smart. Human. Limitless.

Orion180 is transforming the industry. Go beyond one-size-fits-all with solutions powered by forward-thinking technology and human compassion. Discover an insurance experience that is truly out of this world.

FLEX Homeowners Insurance

Orion180 puts clients in control. Customize coverage, choose deductibles, and offer protection on their terms.

DP Landlord Insurance

Flood Insurance

Smart Technology

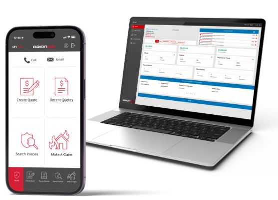
Trusted Strength. Proven Performance.

4.8 4,000+ Google Reviews	**14 Days** Claims Resolution	**500K+** Customers Served	**97%** First Call Resolution
$130B+ Assets Protected	**100%** Covered Losses Paid*	**Zero** States Abandoned	**$1.3M+** Donated Since 2020

*Subject to the deductible amount as specified in your policy.

MY180

Our all-in-one platform that puts you in control.



Quote and bind in minutes, manage your book in real time, and access everything from underwriting to training in one place.

Download on the App Store

ANDROID APP ON Google play

ORION180.com 866.590.3550 ORION180 INSURANCE

FLEX Home Insurance

FLEX Home Insurance lets you empower clients to take control of their policy. Customize coverage, select deductibles, and offer dependable protection on their terms.

True Customization

Optional perils, excludable coverages, and modular coverage for specific risks.

Fast & Simple

Quote, bind, and issue in minutes with MY180, our digital platform.

Deductible and Co-Pay Options

Control premiums with a wide range of deductibles and our optional co-pay.

Built for Colorado

Coverage A from $300,000 to $2M, with with custom risk modeling for hail and wildfire.

The FLEX Difference

Custom Hail and Wildfire Modeling	Precision modeling – rather than generic reports – accurately captures risk to provide relief for homes with lower exposure.
Peril Options	Start with the basics of fire and lightning, then add optional perils, like named storm, tornado, wind, and hail.
Excludable Coverages	Loss of Use, Personal Liability, Medical Payments.
Broad Eligibility	Homes built from 1900 to today qualify, from older houses to modern builds.
Deductible Flexibility	Select from a wide range of options, from $2,500 or 1% up to $100,000 or 10%.
Optional Co-Pay	Unlock extra savings with an optional co-pay. This is a percentage of loss after the deductible is applied.
Roof Coverage	Replacement Cost Value (RCV), Actual Cash Value (ACV), or Roof Limit options.
Water Damage Coverage	Scaled coverage limits based on property age. Remove the limit with installation of AWTOS, our Auto Water Turn-off System.

More Ways to Save

Claim Free Participation Bonus

This optional endorsements rewards responsible policyholders. Over time, they can get their first-year's net written premium back.

Simple Self-Inspections

If an inspection is required, homeowners can complete it with **no cost at any time** using our PryzmIQ self-inspection tool.

Meaningful Discounts

Companion Bundle, Military / First Responder, Golden Age, Protective Device, Tree Free Yard, and more!

AWTOS™
Auto Water Turn-Off System

Stop Costly Water Damage Before it Happens

AWTOS™, the Auto Water Turn-Off System, includes proprietary smart home safety devices and an intuitive monitoring app. This system protects FLEX policyholders from one of the most common and costly threats to homeowners: water damage.

AWTOS™ Water Turn-Off Valve

Installs on your main water line to automatically stop water flow during a detected emergency.

AWTOS™ Water Sensors

Designed for key areas like water heaters, washing machines, and under sinks to detect leaks early.

AWTOS™ App

24/7 leak detection, real-time alerts, remote turn-off control, and more—right from the AWTOS™ app.

Exclusive Benefits for Orion180 Policyholders:

- ✓ AWTOS™ Water Turn-Off Valve provided **AT NO COST** (Market Value $499)
- ✓ AWTOS™ Sensors, an optional addon, are available as low as **$20 each** when you order 5 or more
- ✓ Water damage sublimit **removed**
- ✓ Up to **10% premium discount** (capped at $150)
- ✓ AWTOS™ Monitoring Service through the app, **$10/month subscription**

AWTOS™ must be installed by a licensed plumber, and the policyholder is responsible for the costs. Coverage updates are applied after proof of installation and Monitoring Service activation; this service must be maintained for benefits to apply. The premium discount is applied upon the first home insurance policy renewal after AWTOS™ is installed.

DP Landlord Insurance

Orion180 DP Landlord Insurance is a truly customizable product. Go beyond one-size-fits-all and build trust when you empower clients with true customization.

Coverage is customized, and anything other than the Dwelling coverage can be added or excluded.

Coverage A limits between $300,000 and $2 million, for properties built from 1900 to today.

Control premium costs with a wide range of deductibles and an optional co-pay for even more savings.

Quote and bind in minutes with MY180. Our intuitive platform gives you dependable tools and native support.

The Orion180 Difference

Custom Modeling	A precision approach to hail and wildfire modeling to accurately capture key drivers of premium costs in Colorado.
Coverage	Tailored for rental properties, including Coverage C – Landlord Property, Coverage D – Fair Rental Value coverage, and Coverage E – Premises Liability. All coverages can be excluded except for Dwelling.
Perils	Start with basic included perils, like fire and lightning, then add optional perils like named storm, tornado, wind, and hail.
Roof Coverage Options	Actual Cash Value (ACV), Replacement Cash Value (RCV), Roof Limit.
Deductibles	True choice in deductibles, with a real range of options on both the low and high end to help your clients find the right balance of risk and cost.
Co-Pay	Optional endorsement; policyholder responsible for a percentage of loss after deductible is applied.
Discounts	Orion180 Companion Policy, Loss Free, Golden Age, Military / First Responder, Tankless Water Heater, Tree Free Yard.

DP Landlord Insurance Eligibility

Properties
- Single to four family dwellings
- Townhomes with a firewall between the units

Rental Terms
- Weekly
- Monthly
- Six-Month
- Annual/Long Term

Who is Eligible
- Individuals
- Trusts
- LLCs/Corporations

Flood Insurance: Protection Every Home Needs

Coverage from the Most Common Home Disaster

In the past 20 years, 99% of counties in the US have experienced a flood event. One inch of floodwater can cause more than $25,000 in damage. Too many homeowners do not realize that their home is not covered for flood damage without a Flood Insurance policy. Orion180 makes it easy to get this vital protection, with more coverage and precision pricing.

Coverage Details

Building - $100,000 to $1,000,000

Contents - $0 to $250,000

Additional Coverage

- Loss of Use
- Personal Property Replacement Cost
- Water Backup & Sump Overview
- Property Removed to Safety
- Debris Removal
- Swimming Pool Cleanup and Repair

Orion180 – A Better Flood Insurance Solution

Mortgage Approved

Policies accepted by all mortgage lenders, meet Freddie Mac and Fannie Mae guidelines.

Shorter Waiting Periods

Active in just 10 days, with flexibility for new home purchases and mortgage requirements.

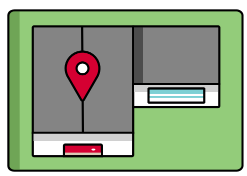
Simple Activation

No paperwork required, including Elevation Certificates, RCEs, and inspections.

Fast, Reliable Claims

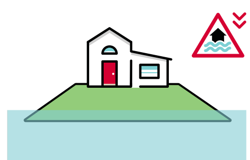
Average claims payment time of 18 days, with 5-star service clients can count on.

Pricing for Their Home, Not Their Whole Community



Precision Location

Rooftop-level geocoding pinpoints data specific to the property, not the flood zone it sits in.

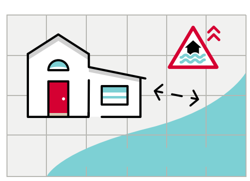


Elevation

Homes built above base flood elevation (BFE) often qualify for lower premiums due to reduced flood exposure.

Surrounding Topography

Natural and man-made features can reduce flood risk, and we identify properties with better protection.



Advanced Flood Modeling

Our model uses advanced hydrodynamic and hydrologic modeling to identify homes with naturally lower risk, even near the coast.