

FLORIDA GUIDELINES

Carriers All A.M. Best A- or Better Rated

BEAZLEY	LEXINGTON
LLOYDS	QBE
IRONSHORE	

Minimum Coverage A

HO3: \$200,000	HO6: \$50,000
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Products

- Multi-Peril with Wind (HO3, HO5, HO6, DP3)
- Wind Only
- Ex Wind
- Builder's Risk (with Wind and Ex Wind)
- E&S Private Primary and Excess Flood
- Inland Marine/Personal Articles Floater
- Yacht
- High Net Worth (both Admitted and Non-Admitted options)
- NFIP
- Standalone Personal Umbrella
- Comprehensive Personal Liability

Product Features

- Direct Ocean
- Primary, Secondary, Seasonal, Vacant, Rentals and Short-Term Rentals (3 day minimum)
- Named insured flexibility for corporations, LLCs, trusts and others



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Orchid now offers Commercial Lines solutions specializing in Business Owner Policies (BOP), Monoline Property Policies and Wind-Only Policies

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