

**USER'S
GUIDE**



ORCHID
MARKETPLACE





We are excited to introduce you to Orchid’s new policy administration application, Marketplace! This new system was designed with **YOU** in mind: to improve your experience with Orchid by providing you with increased efficiency and transparency. For the best experience as you acclimate to this new application, we strongly encourage all members of your agency to participate in the trainings. Please reach out to your Agency Development Manager to find out when they will be hosting a training for your office or visit the Marketplace resource page at orchidinsurance.com/marketplace for tutorials, job aids, and webinars.

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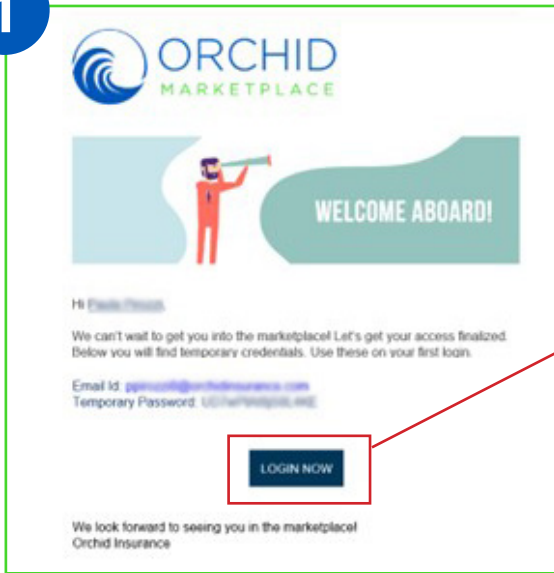
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Login at: marketplace.orchidinsurance.com

For assistance with Marketplace, please reach out to us at 1-866-370-6505 or visit us at orchidinsurance.com/marketplace.

SINGLE SIGN ON

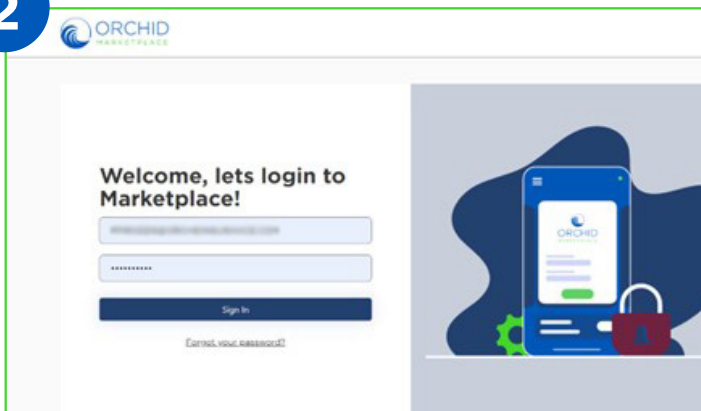
1



Keep an eye out for an invitation emailed from the Orchid Support Team (application.support@orchidinsurance.com) with an ID and temporary password.

Select "LOGIN NOW".

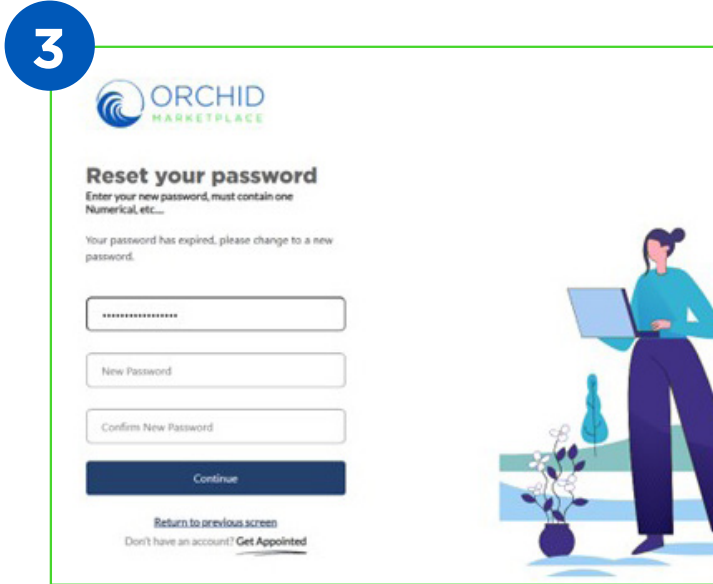
2



After selecting "LOGIN NOW", use your temporary password to sign in.

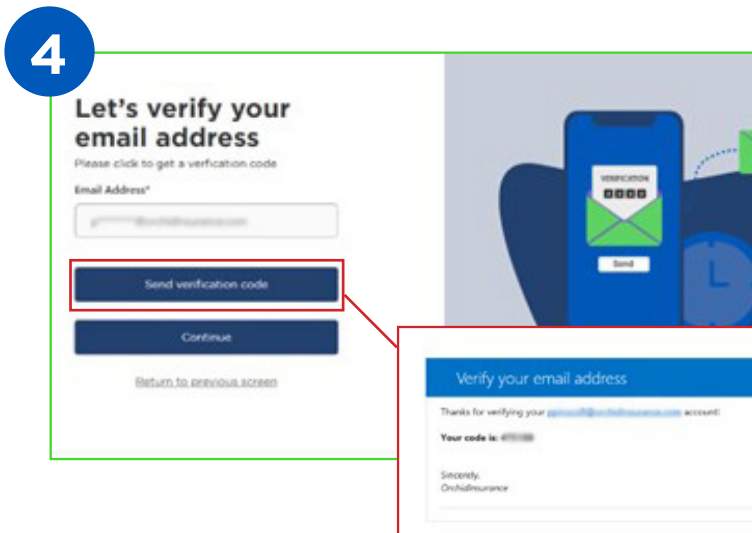
Notes:

Single Sign On



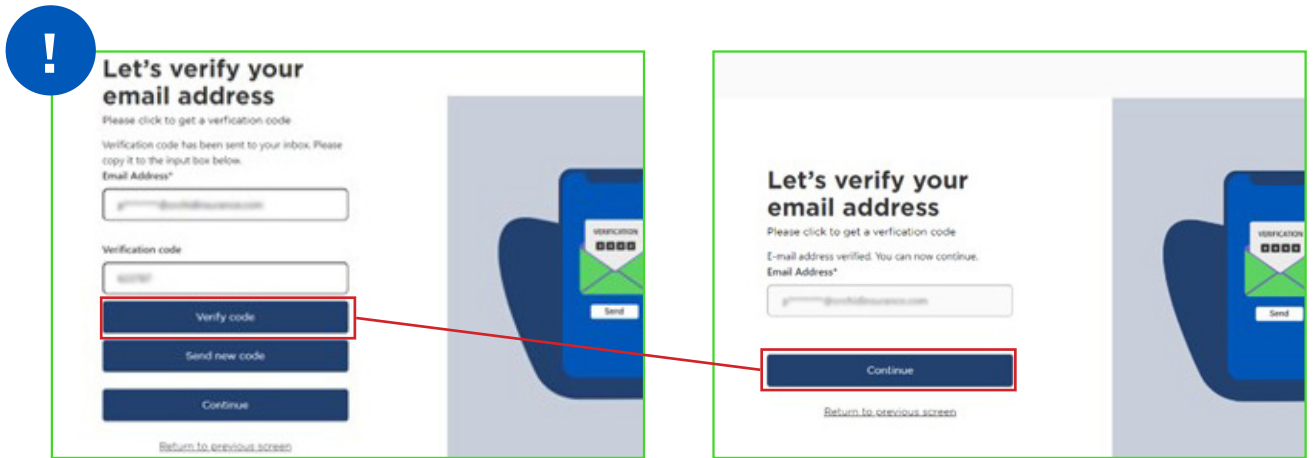
After signing in with your temporary password, you will be prompted to select a new password.

IMPORTANT: Passwords are user specific and can only be reset by the user. Orchid will not manage password resets.

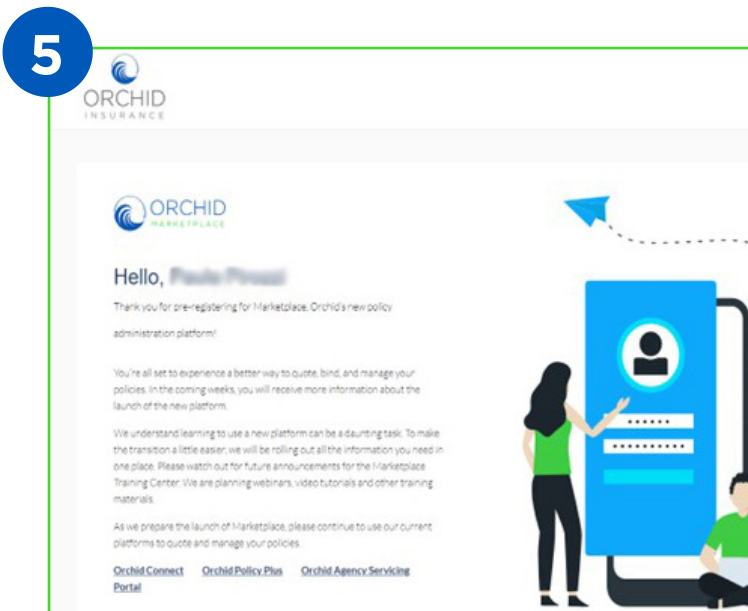


After choosing a new password, select "Send Verification Code". Use the verification code that is emailed to you to continue with the login process.

Notes:



Note: As part of our dual factor authentication, a verification code will be emailed to you every time you sign in.



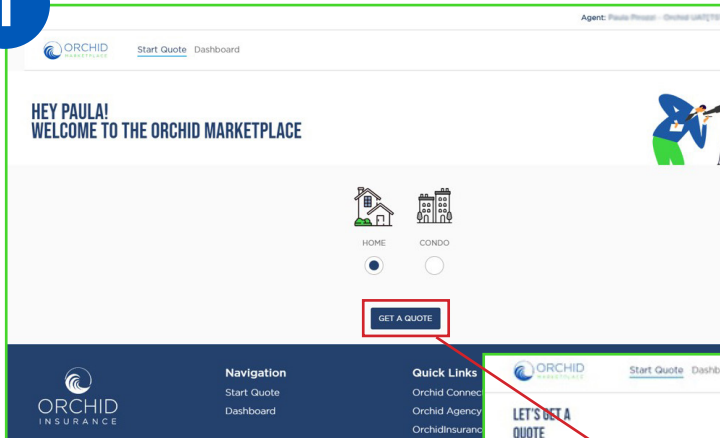
Congratulations, you are now in the Orchid Marketplace!

NOTE: The password you use here will also be your password for the Agency Servicing Portal.

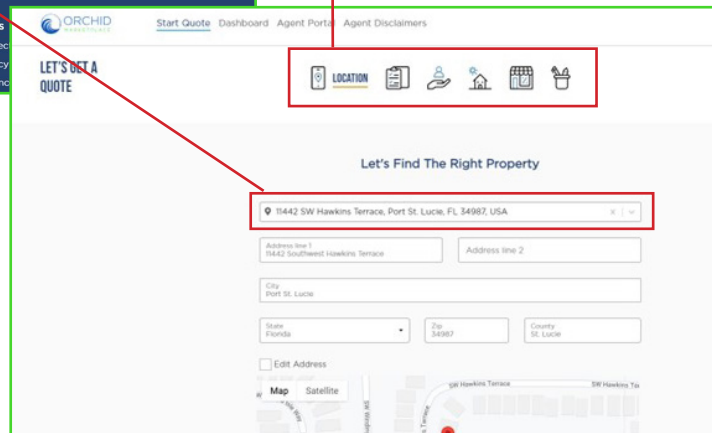
Notes:

QUOTE TO BIND

1



NOTE: You can track where you are in the quote process with the icons at the top of the screen, currently, you are in the “Location” section.



Once you sign into Marketplace, you will be taken to the “Start Quote” page by default. To start a quote, select the risk type (Home or Condo) and then click on “Get A Quote”.

You will now enter the risk address and confirm the location to ensure that the correct property was found by selecting it from the drop down menu. Once confirmed, select “NEXT”. A confirmation from USPS may appear to verify the address format.

The location should appear in the Google Maps. You have the option to select the check box to edit the address. Once confirmed, select “NEXT”.

Notes:

2

LET'S GET A QUOTE

Requested Effective Date: 2024-03-08

Tell us about the occupancy of the home. When would you like coverage to begin?

Home Occupancy Type: PRIMARY Effective Date: 03/08/2024

What kind of policy are you looking for?

HO3 HO5 DP3 HO3-BR WIND ONLY

BACK Exclude Wind NEXT

Now, you can tell us a little more about the type of policy you are looking for. From the drop down menu select the occupancy of the home, then when you would like the coverage to begin.

NOTE: We are not able to back date new business.

Next, Select the kind of policy you are looking for (HO3, HO5, DP3, HO3 Builders Risk, or Wind Only). Be sure to select the check the box to “Exclude Wind” at the bottom if appropriate. Once satisfied with the entries, select “Next”.

Notes:

Quote To Bind

Application Details

3

LET'S GET A QUOTE

Requested Effective Date: 2024-03-08

We need a few details about your applicant.

Ownership Type
Individual

First Name
Paula

Last Name
Test 3.8.24

Same as Property Address

Mailing Address Line 1
1542 Southwest Hawkins Terrace

Mailing Address Line 2

Mailing Address City
Port St. Lucie

Mailing State/Province
FL

Mailing Address Zip Code
34967

Date of Birth
05/02/1957

Applicant authorizes the use of consumer reports from a consumer reporting agency in the underwriting and/or rating of this quote.

BACK LOOKS GOOD

Now, you can tell us more about the applicant. Use the dropdown menu to choose the ownership type (Individual, Trust, LLC, LLP, or Corporation).

NOTE: If ownership is an entity and not individual, please obtain the name and date of birth for the principal of the entity.

Enter the insured's (or principal's) first and last name. Select the

box if the mailing address is the same as the property address. If checked, it will prefill. If there is a different mailing address, please enter it. Be sure to enter the date of birth for the insured or the entity principal and please select the check box authorizing the use of consumer reporting agencies during the underwriting process. Select "Next" to continue.

!

Error: Please Correct All Of The Fields With Info Icon

Requested Effective Date: 2024-02-07

Review these fields for accuracy. We'll need you to fill in any blanks so you can proceed.

Let's review the property details.

Year Built

Square Footage

BACK NEXT

On occasion the year and square footage will not import. If that happens, enter the information and select "Save".

Notes:

4

NOTE: You now have a submission number to reference located in the upper right corner.

Next, we will need some more details on the property. Some of the information is pulled from our 3rd party vendor. The fields that do not

have any information must be filled out. Any field left blank will prevent your ability to move forward.

You may notice that a Replacement Value is automatically generated. You will need to recalculate it if you make any changes to the property details. Once you are satisfied that all the information is correct, select “Next” to view all available markets.

!

To recalculate replacement value, launch the estimator in the replacement value box and add specific details. Selecting “Calculate Now” will return you to the Property Detail page with an updated Replacement Value.

Notes:

- _____
- _____
- _____
- _____
- _____
- _____

Quote To Bind

Available Markets

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The screenshot shows a web interface for getting a quote. At the top, it says "LET'S GET A QUOTE" and "Requested Effective Date: 2024-03-08". There are navigation icons for mobile, documents, a person, a house, a calendar, and "AVAILABLE MARKETS". A submission number "SN397601" is in the top right. Below the header, it says "To create your quote, please select one of the carriers below." and "SELL CONFIDENTLY All Orchid partners maintain an A.M. Best financial stability rating of A- or better." On the left is an "ADJUST COVERAGES" panel with fields for Dwelling (476000), Other Structure (2%), Content (25%), Loss of Use (10%), Personal Liability (100,000), and Medical Payments (1,000). Below this is an "ADJUST COMMISSION" panel with a "Commission Amount" set to 10%. At the bottom of the adjustment panels are "RESET" and "CALCULATE" buttons. To the right are three carrier tiles. The top tile is for "CANOPIUS" with the "VAVE" logo, an estimated premium of \$4,545.35, and the carrier "chaucer". The middle tile is for "ACCREDITED" with an estimated premium of \$4,614.65. The bottom tile is for "LLOYDS" with an estimated premium of \$4,682.90. Each tile lists coverages like Water Damage Sublimit, Roofing sublimit, AOP, and Windstorm or Hail.

Now you will be able to see estimated premium for all the carriers available in your market. You have the option to adjust coverages using the box on the left side of the screen. Please remember to click the “calculate” button at the bottom of the box to update all the tiles.

NOTE: You now have the option to adjust your commission. Please keep in mind that any adjustments to commission or coverages may impact estimated premium and even available carriers.


When you find an estimate that is right for your customer, click the “Select Carrier” option at the bottom of that tile to continue with the quote.

Notes:

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Requested Effective Date: 2024-03-08

Excellent Choice!


\$4,819.40
Estimated Premium

Additional Coverage Options:

Deductibles:

TYPE OF WIND DEDUCTIBLE Windstorm or Hail	SELECTED STORM DEDUCTIBLE 5%	ALL OTHER PERILS DEDUCTIBLE 2,500
--	---------------------------------	--------------------------------------

Coverages:

ADDITIONAL INSURANCE - DWELLING No	ASSIGNMENT OF BENEFITS EXCLUSION Yes	BROADENED HOME SHARE No
EQUIPMENT BREAKDOWN No	GOLF CART No	INCREASED LOSS ASSESSMENT 1,000
MOLD (Property) No Coverage	OBSCURANCE OR LAW No Coverage	PERSONAL INJURY No
REPLACE COST FOR CONTENTS No	SCREENED ENCLOSURES No Coverage	SERVICE LINE No
WATER BACKUP No Coverage	WATER DAMAGE LIMIT 10,000	

Premium and Other Charges:

Base Premium: \$4,043.00
Policy Fee: \$350.00
Inspection Fee: \$195.00
Stamping Fee: \$2.75
EMRA Fee: \$2.00
Surplus Lines State Tax: \$226.65
Total: \$4,819.40

Quote Number:

<input type="button" value="RETURN TO AVAILABLE MARKETS"/>	<input type="button" value="GENERATE QUOTE"/>	<input type="button" value="SHARE QUOTE"/>	<input type="button" value="GO TO APPLICATION"/>	<input type="button" value="EXIT"/>
--	---	--	--	-------------------------------------

Now, it's time to personalize your quote by adjusting deductibles and coverages. Once you have made the desired changes, select "Calculate" to generate an updated premium. Keep in mind that some changes may not be available with the selected carrier. If that is the case, you can select "Return To Available Markets" to look at other carriers. Once you are satisfied with the potential personalized quote, select "Generate Quote".

Notes:

Quote To Bind

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Premium and Other Charges:

Base Premium: \$4,043.00
Policy Fee: \$350.00
Inspection Fee: \$195.00
Stamping Fee: \$2.75
EMPA Fee: \$2.00
Surplus Lines State Tax: \$226.65
Total: \$4,819.40

Quote Number: 0251549

RETURN TO AVAILABLE MARKETS SAVE THIS VERSION SHARE QUOTE GO TO APPLICATION EXIT

NOTE: Document the quote number to make searching for it easier.

Once you have generated the quote, you will see the quote number, premium and other charges. You have the option to “Share Quote”, “Go to Application”, or “Exit”.

NOTE: Do not select “Share Quote”

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FINAL QUESTIONS Submission Number: SN397601

All fields are required, unless marked Optional.

Agent Questions

Application Completed By: Agent on behalf of Applicant(s) Where to Send Documents?: 11442 Southwest Hawkins Terrace, Port St. Luc

Other Information

Is the property currently insured? New Purchase

Additional Interest
ADD ADDITIONAL INTEREST

Additional Insured
ADD ADDITIONAL INSURED

Mortgage
ADD MORTGAGE

Agent Details

Agent Name: Paula Pinner License Number: 876545634

BACK CONFIRM & CONTINUE

When you are ready, select “Go To Application” to answer some final questions. You will need to indicate if the agent or applicant is completing the application, if the mailing address is the same as the property address, if the property is currently insured, and if there is currently a mortgage on the property. Please confirm all the information is correct and select “Confirm & Continue” at the bottom.

Notes:

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Escrow Account	Name	Loan Number	Address	Actions
Yes	Loan Depot	5546414	PO Box 4585	Edit Delete

If you select Yes, there is a mortgage, additional fields will open to allow you to enter the mortgagee, or mortgagees. Don't forget to select yes if this will be escrow paid on the first mortgage.

Follow the same steps to add an Additional Interest or Additional Insured.

Once completed you will be able to "Confirm & Continue", which will bring you to the Application Detail screen.

Notes:

Quote To Bind

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Application for Insurance:
Paula Test 3.8.24
Date Of Birth: **/**/1957
11442 SW Hawkins Terrace, Port St. Lucie, FL 34987, USA
Effective Date of Coverage: 03/08/2024

Applicant Detail

Phone Number: (561)251-1059 | Email: ppirozzi@orchidinsurance.com

Properties Owned: 0 | Marital Status: Single

Non-Taxable: No

Do you wish to add a Secondary Insured?

Once on the Application Details screen, you will need to enter additional information about the applicant and secondary insured, if applicable.

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Property Location Detail

Occupants: 1 | Number Of Bathrooms: 2

Do you rent any part of your property to others, occasionally or regularly?
 Yes No

Is there a home day care on premises?
 Yes No

Do you have, or will you have, a trampoline?
 Yes No

Smart Home: No

Hot Tub: None | Swimming Pool: None

Solar Panels: None | Flood Zone: X

Underwriting Details

Is the property on the market for sale? Yes No

Is the property under construction or major renovation? Yes No

Does the home have polybutylene, galvanized, lead or cast iron piping? Yes No

Is the property on more than 5 acres? Yes No

Is there any unrepaired or existing damage to the property? Yes No

Does the electrical system use aluminum or knob & tube wiring? Yes No

Is the property on a historical registry? Yes No

Is the entire electrical system on circuit breakers not made by Challenger, Federal Pacific, Zinsco or Puthmatic from any year or Square D Panels from 1988, 2004, 2006 & 2022? Yes No

Is any part of the property used for student housing? Yes No

Do you use a wood burning stove as a primary source of heat? Yes No

Is any business with visitors conducted at the property? Yes No

Have you ever filed a 1st party lawsuit against your auto insurance or homeowners insurance carrier? Yes No

Has the applicant been cancelled or nonrenewed by another insurance carrier for a reason other than nonpayment of premium? Yes No

Has any applicant been convicted of a felony in the past 10 years? Yes No

Is any applicant a high-profile individual or working in a high-profile occupation? Yes No

Next, you will need to enter property location and underwriting details.

Notes:

12

Is there a fuel tank on premises? **None**

Prior Market: **New Purchase**

Do you have any animals? Yes No

Mobile, Kit home or Prefabricated home? Yes No

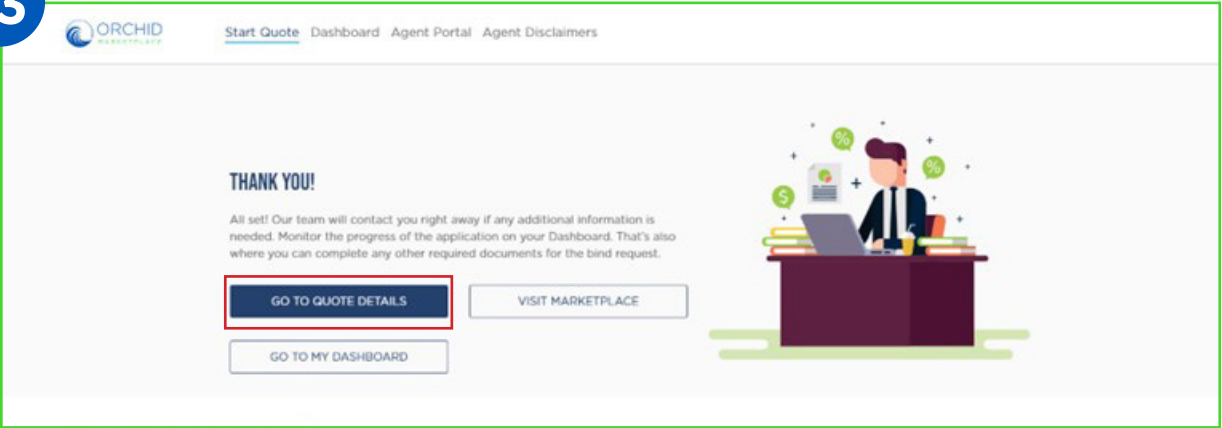
By clicking 'Confirm', the agent acknowledges that the quoted premium may be adjusted after completion of application questions and loss history report is ordered. If there is a change in premium, your quote proposal will be automatically updated to reflect the changes and may be subject to underwriting review.

[BACK](#) [CONFIRM](#)

Please ensure that all fields are complete and select “Confirm” to submit your form.

NOTE: If the “Confirm” button is not blue, more information is needed. Please review the form for any questions you may have missed.

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You will be redirected to a confirmation page once your quote has been successfully submitted. Select “Go To Quote Details” to follow the progress of the application and upload any accompanying documents.

Notes:

Quote To Bind

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Submission #SN397601

Quotes created under this submission:

CREATED DATE ▾	QUOTE NUMBER ▾	CARRIER ▾	PREMIUM ▾	QUOTE STATUS ▾	PROCESS STATUS ▾
05/08/2024	0251549-01	QBE	\$4,819.40	Offered	Pending Application Review

\$4,819.40
PREMIUM

QBE

STATUS
Offered
Pending Application Review
[REFRESH STATUS](#)

APPLICATION
Initiate the agent and applicant application processes.

DILIGENT EFFORT FORM(S)
Electronic versions of these forms will be generated upon completion. All data inputs will be monitored for compliance with state rules. Please ensure you are providing accurate information.

UPLOAD ALARM CERTIFICATE
If you applied a monitored alarm credit (burglar or fire), you must attach the certificate prior to bind. If you do not have the certificate today, we recommend returning to the quote, removing the credit, proceed to bind, and reapplying the credit as a future endorsement when the certificate is available.

DOCUMENTS ATTACHED FOR UW REVIEW - REFERRED
Any document attached here will cause a referral to underwriting prior to bind. This feature should be used when you need underwriting assistance. Common attachments: 4pt inspections on older homes or photos/supporting documentation on high-value homes.

COMPLETED

DILIGENT EFFORT FORM

ALARM CERTIFICATE FORM +

UPLOAD DOCUMENT +

1. From the Dashboard, select the quote number.
2. If the “Status” shows “Offered, Pending Application Review”, you will see what forms need to be completed before Binding in the section below.
3. For “Offered” quotes, please complete the Diligent Effort form, upload any accompanying documents, then click the “Refresh Status” button in the Status tile. A “+” symbol indicates the ability to upload several documents.

NOTE: Anytime you upload to “Documents Attached for UW Review-Referred” the quote will go to Underwriting and will have to wait for review.


Notes:



Submission #SN424569

Quotes created under this submission:

CREATED DATE ▾	QUOTE NUMBER ▾	CARRIER ▾	PREMIUM ▾	QUOTE STATUS ▾	PROCESS STATUS ▾
04/30/2024	0272287-01	Lloyds	\$9,449.90	Referred	Pending Underwriter Review



UNDERWRITERS AT LLOYD'S AND VARIOUS NON LLOYD'S INSURERS

Rule Type:
• Underwriting Review Required: Need Rental Details

STATUS

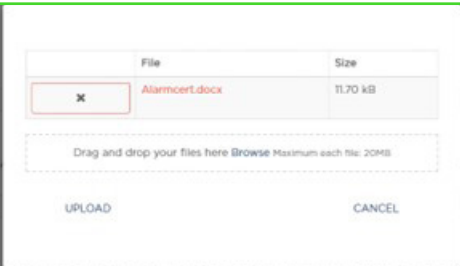
Referred
Pending Underwriter Review

Underwriting review is required to continue with this quote. Please call us at 772-226-5546.

REFRESH STATUS

If the “Status” shows “Referred, Pending Underwriting Review”, please call Underwriting using the provided phone number. Our underwriters will not review the referral without speaking with you first.

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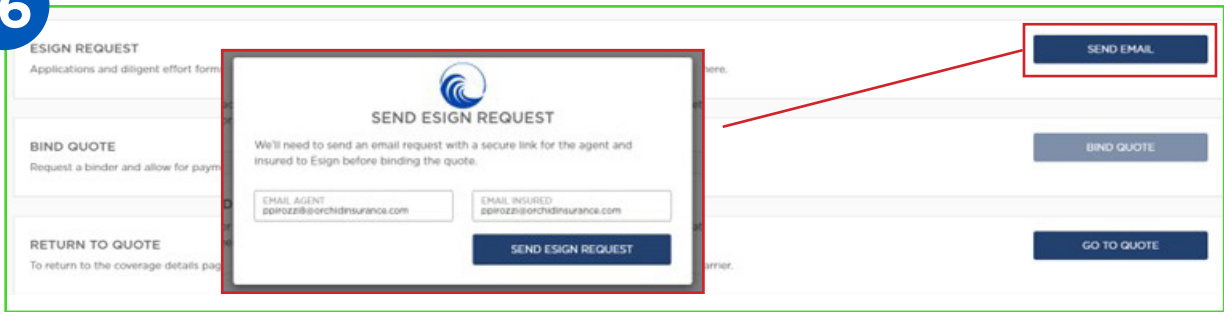


When uploading files, you can drag and drop your files or browse your computer. The file names should be alphanumeric and should not contain any spaces or special characters.

Notes:

Quote To Bind

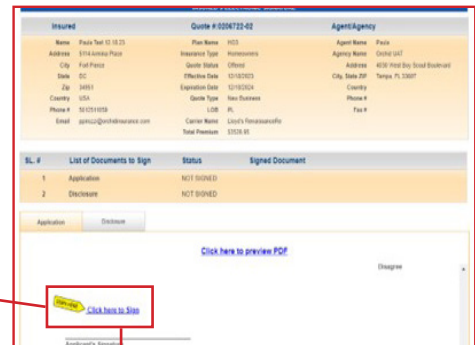
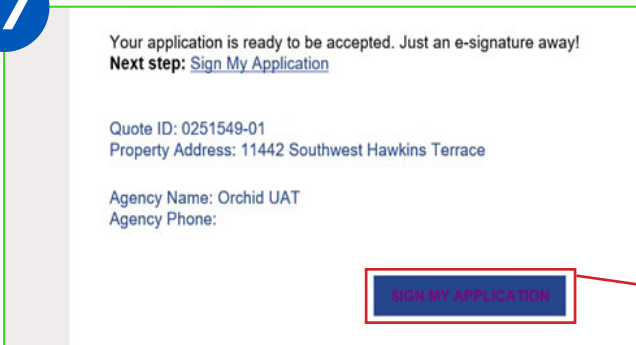
16



After completing the Diligent Effort form and uploading accompanying documents, the Quote Status should now show Offered and the Processing Status is Pending Agent & Insured eSignature

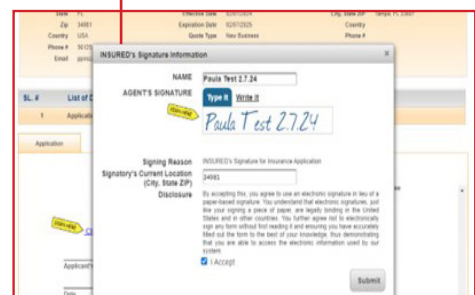
You are now ready to select “Send mail” to the insured and yourself to sign the required documents.

17



Above is a sample of the email that is sent to both the agent and the insured.

Both parties will review all documents to ensure accuracy, then sign it electronically by clicking on the yellow arrow.



Notes:

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Submission #SN397601

Quotes created under this submission:

CREATED DATE ▾	QUOTE NUMBER ▾	CARRIER ▾	PREMIUM ▾	QUOTE STATUS ▾	PROCESS STATUS ▾
03/08/2024	0251549-01	QBE	\$4,819.40	Offered	eSignature Completed

\$4,819.40

QBE

STATUS

Offered

eSignature Completed

Once all signatures are completed you will return to the Agent Dashboard and search for your submission number.

The Process Status now shows eSignature Completed.

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ESIGN REQUEST COMPLETED

Applications and diligent effort forms must be signed by esignature by you and the applicant. You must initiate the esign request here.

BIND QUOTE BIND QUOTE

Request a binder and allow for payment to be accepted. Policy issuance occurs automatically after payment is received.

Inspection Contact details

First Name Last Name

Phone Number

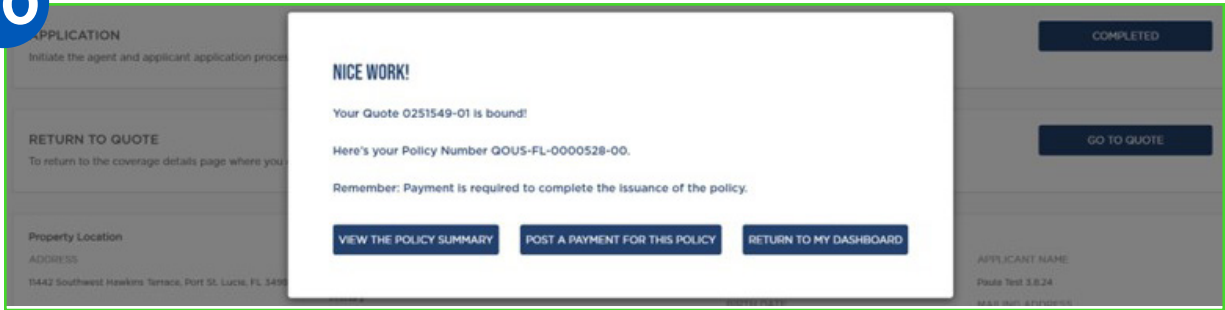
You are able to select “Bind Quote” and enter the contact information for the inspection.

NOTE: When you select “Bind Quote” you will not receive policy documents. Bound status will provide a confirmation of coverage. The policy will not be issued until payment has been received.

Notes:

Quote To Bind

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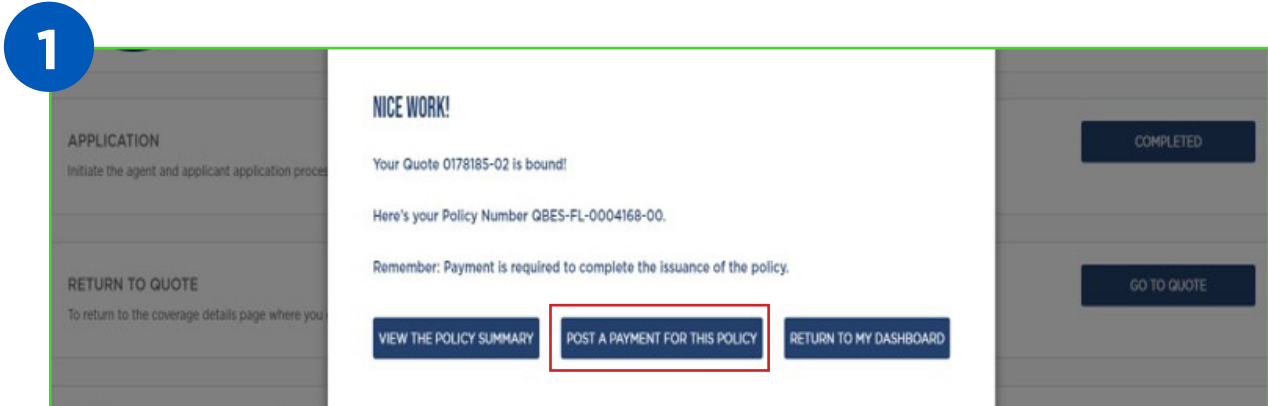


After binding the quote, you will see this pop-up screen. Selecting “Post A Payment” will allow you to make a payment on the insured’s behalf. Selecting “Return To Dashboard” will bring you back to your dashboard and allow the insured to make a payment through Orchid’s Payment Portal.

NOTE: Payment is required to complete the issuance of the policy. Please see the next section on how to make a payment.

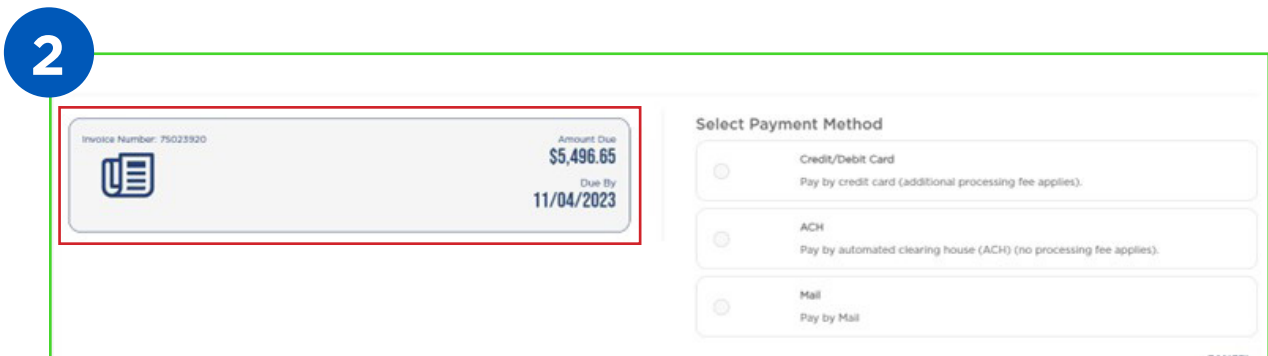
Notes:

MAKING A PAYMENT



Once the Binder has been issued, you will have the opportunity to make a payment on behalf of the insured or direct the insured to the Orchid Payment Portal to process on their own.

First, we will look at the steps you would follow to make the payment. From the screen, select “Post A Payment For This Policy”.



It will bring you to a page that shows the pending invoice outlined in blue.

Notes:

Making A Payment

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PAYMENT DETAILS
Select Invoice and choose payment method

Insured
Paula Pirozzi
642 Southwest Starflower Avenue, Port St. Lucie, FL 34983

Policy Number
QBES-FL-0003854-00

Due By
12/01/2023

Balance Due
\$5,458.85

Invoice Number
75025856

Effective Date
11/01/2023 - 11/01/2024

Total Invoice Amount
\$5,458.85

Invoice Number: 75025856 Amount Due: \$5,458.85 Due By: 12/01/2023

Select Payment Method

- Credit/Debit Card
Pay by credit card (additional processing fee applies).
- ACH
Pay by automated clearing house (ACH) (no processing fee applies).
- Mail
Pay by Mail

CANCEL

Select the invoice by clicking on the box. The box will become blue and the radio buttons for the payment methods will be activated. Select the payment method by clicking the corresponding radio button.

4

Amount Due: \$5,458.85 Due By: 12/01/2023

Credit/Debit Card
Pay by credit card

ACH
Pay by automated clearing house (ACH)

Mail
Pay by Mail

MAKE A PAYMENT CLOSE

Dear Paula Pirozzi, welcome to your payment center. Make your payment choices below to keep your Insurance Policy active.

1 PAYMENT AMOUNT

CURRENT AMOUNT DUE: \$5,458.85 EDIT

Split payment between two cards

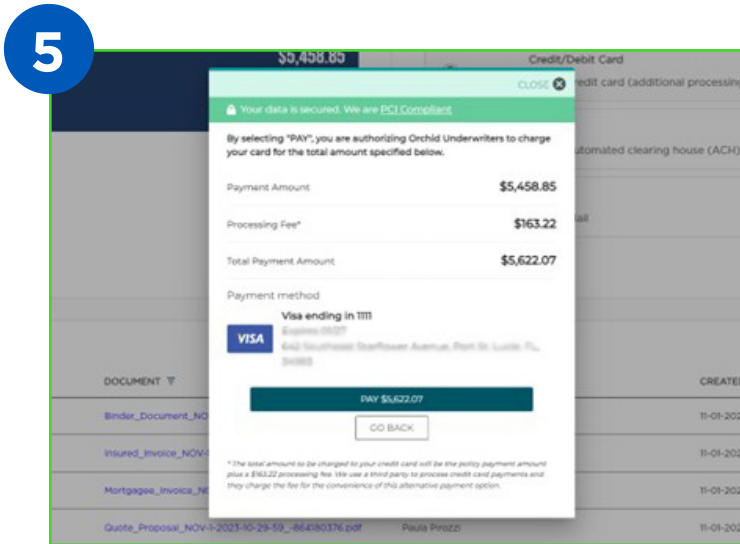
REVIEW CANCEL

Once a payment method is selected, a window will open for you to complete your payment.

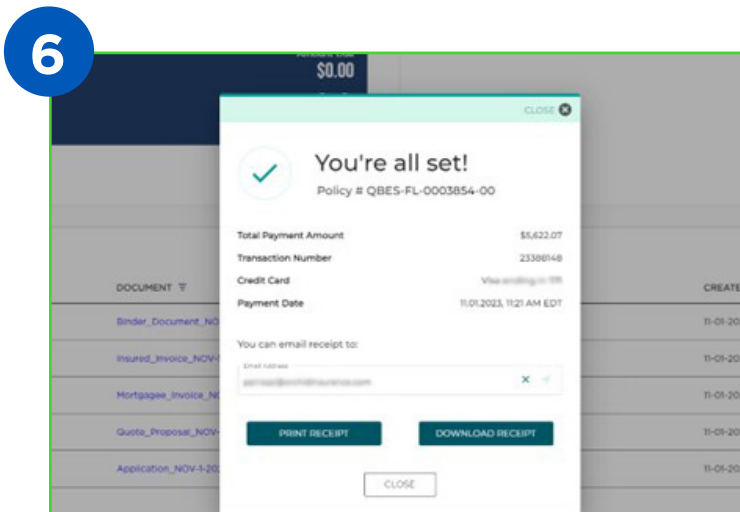
The option to split a payment between two cards has been added. You can also select "Edit" to adjust the amount.

NOTE: There is an additional fee added by the processing vendor for payments made with credit or debit cards.

Notes:



After entering your ACH or credit card information, you will see this screen showing the payment amount, processing fee (if any), and total payment. Select “Pay \$5,622.07” to proceed with payment or “Go Back” to choose another method.



After your payment has been processed, you will have the option to email, print, or download a copy of your receipt.

NOTE: Once the window is closed, there is no way to retrieve your receipt.

Notes:

Making A Payment

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ORCHID INSURANCE

INSURANCE PAYMENT RECEIPT

Policy Information

Customer Name:	Paula Pirozzi
Confirmation Number:	23386148
Invoice Number:	75025856
Policy Number:	QBES-FL-0003854-00
Payment Date:	11/01/2023 11:21:48 AM
Payment Account Type:	Web Portal

Payment Transaction

Payment Amount:	\$5,458.85
Processing Fee:	\$163.22
Total Amount Charged:	\$5,622.07

ADDITIONAL INFORMATION

Thanks for choosing Orchid!
Call us (772) 226-5546
Visit us: orchidinsurance.com

Your receipt will look like this.

8

\$5,458.85 PREMIUM **QBE**

STATUS
Issued

PAYMENT DETAILS
Select Invoice and choose payment method

Insured
Paula Pirozzi
642 Southwood Starliner Avenue, Port St. Lucie, FL 34952

Policy Number
QBES-FL-0003854-00

Effective Date
11/01/2023 - 11/01/2024

Invoice Number: 75025856
Amount Due: **\$0.00**
Due By: **12/01/2023**

Select Payment Method

Credit/Debit Card
Pay by credit card (additional processing fee applies).

ACH

Once the payment has been posted, the status will change to “Issued” and the amount due will show \$0.00.

Notes:

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Important Notice: Admitted HNW carriers such as Chubb, AIG, Vault, etc. MUST use the carrier specific payment addresses below.

Online Payments

ENTER POLICY NUMBER

Please enter your policy number exactly as it appears on your policy documentation or invoice. Please include hyphens, numbers, and letters.

Policy Number*	Invoice Number*
CHUE-FL-0000754-00	75017366

If you need assistance, please call Orchid at 866-370-6505

If the insured prefers to make the payment themselves through Orchid's Payment Portal, they will need the policy number and the invoice number.

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ORCHID INSURANCE

About Us + Products + Get Appointed Claims Payments Contact Agent Login

PAYMENT DETAILS

Choose your payment method.

Policy Number	Total Invoice Amount	Effective Date
CHUE-FL-0000754-00	\$23,967.98	08/21/2024

Invoice Number
75017366

Invoice: 75017366 Amount Due: \$23,967.98

- Credit/Debit Card
Pay by credit card (additional processing fee applies).
- ACH
Pay by automated clearing house (ACH) (no processing fee applies).
- Mail
Pay By Mail

Cancel

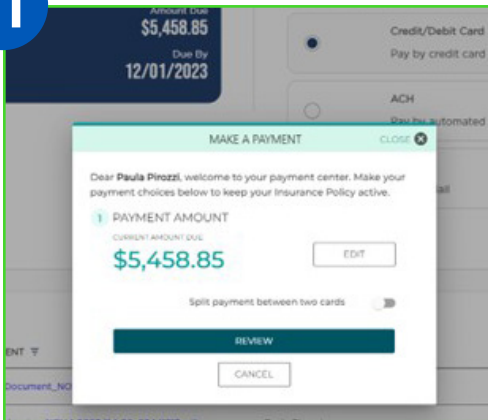
The insured will select the payment method by clicking the radio button.

NOTE: There is an additional fee added by the processing vendor for payments made with credit or debit cards.

Notes:

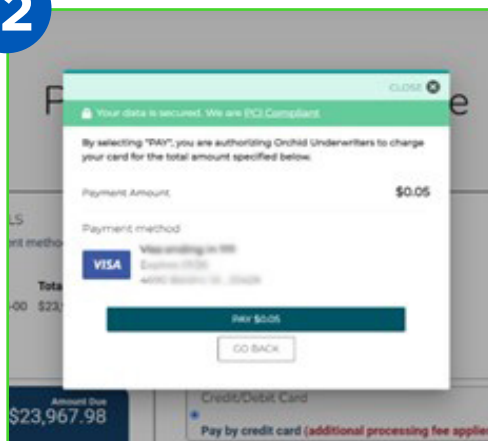
Making A Payment

11



If paying by credit or debit card, the insured will be able to split the payment between two cards by selecting the button. To make the payment on one card select “Review”.

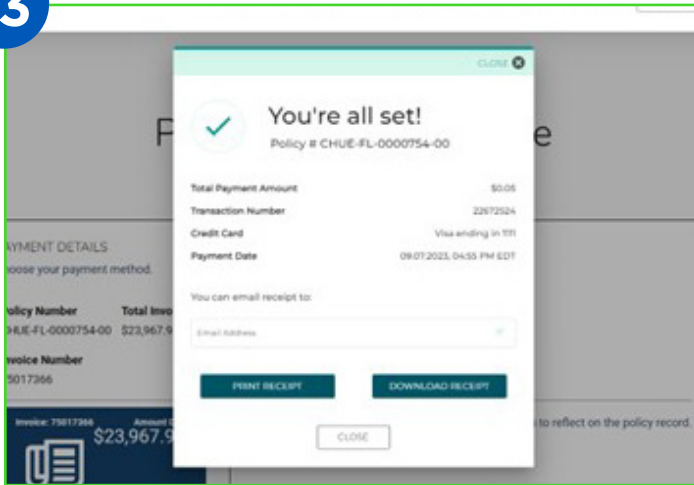
12



After entering their credit card information, the insured will see this screen showing the payment amount, processing fee (if any), and total payment. Select “Pay” to proceed with payment or “Go Back” to choose another method.

Notes:

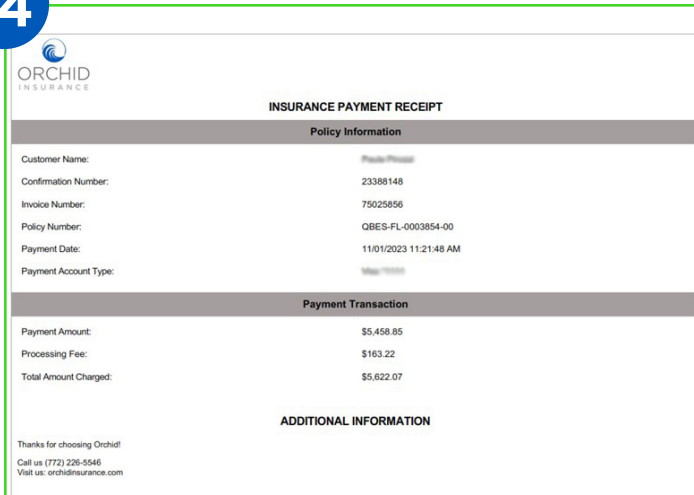
13



After their payment has been processed, they will have the option to email, print, or download a copy of your receipt.

NOTE: Please advise the insured that once the window is closed, there is no way to retrieve their receipt.

14



Their receipt will look like this.

Notes:

DASHBOARD

1

ORCHID MARKETPLACE Start Quote **Dashboard**

SUBMISSIONS

Search Display Created in Status

CREATED DATE	NAME	SUBMISSION #	ADDRESS	STATUS
11/07/2023	Fih03 Canopus7	SN276575	1610 19th Avenue Southwest, Vero Beach, FL 32962	Submission In Progress
11/07/2023	Fih06 Canopus3	SN276692	1612 19th Avenue Southwest, Vero Beach, FL 32962	Submission In Progress
11/07/2023	Fih06 Canopus3	SN276464	1610 19th Avenue Southwest, Vero Beach, FL 32962	Submission In Progress
11/07/2023	RateTest46 Canopus	SN276336	190 Ocklawaha Road, Wewahitchka, FL 32465	Submission In Progress
11/07/2023	Canopus Test1	SN276577	101 18th Avenue South, Naples, FL 34102	Submission In Progress

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 ...

Selecting “Dashboard” from the top toolbar allows you to search Submissions and Policies using the submission number, policy number, or insured’s name. You can change the display to show the number of items to search, the time frame it was created, or processing status. Please note that there may be many pages to scroll through.

2

POLICIES

Search Display Created in Status

CREATED DATE	NAME	POLICY#	ADDRESS	STATUS	QUOTE TYPE
2023-11-07 09:53:24	Paula Prozzi 11.7.23	REN-FL-0001080-00	203 Northwest 12th Terrace, Coral Springs, FL 33071	Pending Payment	New Business
2023-11-07 09:51:53	Robert Velazquez	QBES-NY-0003946-00	918 Hudson Avenue, Peekskill, NY 10566	Pending Payment	New Business


Once you have entered your criteria, click the search button on the right to conduct your search. When you have located the policy or submission, click anywhere in the row to select the policy.

Notes:

3

Policy #QBES-FL-0003854-00

\$5,458.85
PREMIUM



STATUS
Issued

COMPLETE PAYMENT
Click here to view completed payments.

[VIEW PAYMENTS](#)

ENDORSEMENTS

[NEW ENDORSEMENT](#)

After selecting a policy, you will be directed to the policy information page. Here you will be able to view payments or look at open invoices by selecting “View Payments”, or initiate a new endorsement by selecting “New Endorsement”. Any endorsements that have already been processed will appear in the Endorsements section. Coverage and policy details are displayed under the Endorsements section.

3

Documents

NAME	DOCUMENT	CREATED BY	CREATED
Binder Document	Binder_Document_NOV-1-2023-11-1-56_647637570.pdf	Paula Phipps	11-01-2023 11:01:55
Insured Invoice	Insured_Invoice_NOV-1-2023-11-1-56_88441217.pdf	Paula Phipps	11-01-2023 11:01:55
Mortgagee Invoice	Mortgagee_Invoice_NOV-1-2023-11-1-55_1199932579.pdf	Paula Phipps	11-01-2023 11:01:55
Quota Proposal	Quota_Proposal_NOV-1-2023-10-29-59_-864180376.pdf	Paula Phipps	11-01-2023 10:29:58

The Documents section at the bottom of the page will list all documents associated with the policy. Selecting any of the hyperlinks will open that document for your review.

Notes:

VIEW POLICY DOCUMENTS

1

The screenshot shows the ORCHID Dashboard with a 'SUBMISSIONS' table. The table has columns for CREATED DATE, NAME, SUBMISSION #, ADDRESS, and STATUS. There are five rows of data, all with a status of 'Submission in Progress'. A search bar and filter options are visible at the top of the table.

CREATED DATE	NAME	SUBMISSION #	ADDRESS	STATUS
11/01/2023	Fho3 Accredited1	SN268492	1301 River Reach Drive, Fort Lauderdale, FL 33315	Submission in Progress
11/01/2023	Jonathan Modi	SN268453	5268 Boca Raton Avenue, Sarasota, FL 34234	Submission in Progress
11/01/2023	Jonathan Modi	SN267547	2055 Sikes Road, Green Cove Springs, FL 32043	Submission in Progress
11/01/2023	Rate35 Testip	SN267514	Bayou Drive, Pensacola, FL 32505	Submission in Progress
11/01/2023	Fake Name2	SN267827	786 Regency Reserve Circle, Naples, FL 34119	Submission in Progress

From your Dashboard, search submission or policy number. Once you locate the policy for the insured, select the row with the name of the insured to view the details.

2

The screenshot shows the details for Policy #QBES-FL-0003854-00. It features a large blue circle with the premium amount '\$5,458.85 PREMIUM' and the QBE logo. To the right, the status is 'Issued'. At the bottom, there is a 'COMPLETE PAYMENT' section with a link to view completed payments and a 'VIEW PAYMENTS' button.

Once the policy is open, scroll down to the Documents section at the bottom of the page.

Notes:

3

NAME	DOCUMENT	CREATED BY	CREATED
Binder Document	Binder_Document_NOV-1-2023-11-1-56_647637570.pdf	Paula Prozzi	11-01-2023 11:01:55
Insured Invoice	Insured_Invoice_NOV-1-2023-11-1-56_86441217.pdf	Paula Prozzi	11-01-2023 11:01:55
Mortgage Invoice	Mortgage_Invoice_NOV-1-2023-11-1-56_39932579.pdf	Paula Prozzi	11-01-2023 11:01:55
Quote Proposal	Quote_Proposal_NOV-1-2023-10-29-59_864190376.pdf	Paula Prozzi	11-01-2023 10:29:58
Application	Application_NOV-1-2023-10-29-59_159270983.pdf	Paula Prozzi	11-01-2023 10:29:58

There may be several pages of documents which will be indicated by the identifier numbers in the bottom right corner. You can select the document you would like to view by clicking the blue hyperlink.

4

H03 | Homeowners Declarations Page
Policy Number: QBSA-480354-00 Effective: 11/01/2023 - 11/01/2024 12:01 AM Local Standard Time

ORCHID INSURANCE
We are pleased to provide you with a Homeowner's Insurance Policy through QBE Specialty Insurance Company.

Named Insured
Randy Prozzi
1400 Southeast Starflower Avenue
Port St. Lucie, FL 34983
5612511059 | ppizzi@orchidinsurance.com

Coverage Information

Coverage A - Dwelling	\$417,000
Coverage B - Other Structures	\$8,340
Coverage C - Personal Property	\$104,250
Coverage D - Loss of Use	\$41,700
Coverage E - Personal Liability (per occurrence)	\$100,000
Coverage F - Medical Payments to Others (per person)	\$1,000

Deductibles

All Other Perils	\$2,500
Windstorm or Hail	5% (\$20,850)

Homeowners Declarations Page
Transaction: New Business
Effective Date: 11/01/2023
Underwritten By:
QBE Specialty Insurance Company
AM Best Rated A-

QBE
For policy existence, please contact:
Your Agent
Denny Wilson - Office 1-877-408-9187
4000 W. Bay Street, Boca Raton, FL 33433
Denny.W@qbe.com
DennyWilson@orchidinsurance.com

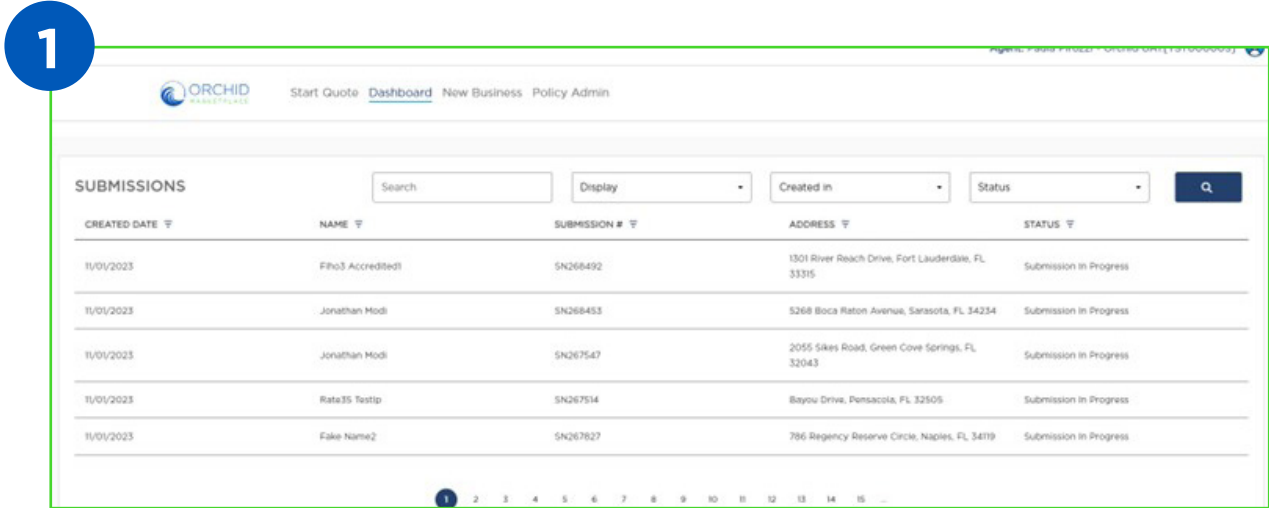
Residence Premises / Insured Location
642 Southeast Starflower Avenue
Port St. Lucie, FL 34983
Location Details
Construction Type: Concrete Block
Sq Footage: 2128
Year Built: 2003
Roof Material: Tile - Concrete
Roof Year: 2023
Occupancy: Primary
Fire Alarm: Smoke Detectors
Burglar Alarm: No
Flood Zone: Unknown
Opening Protection: Impact Glass

Mortgage
Best Mortgage

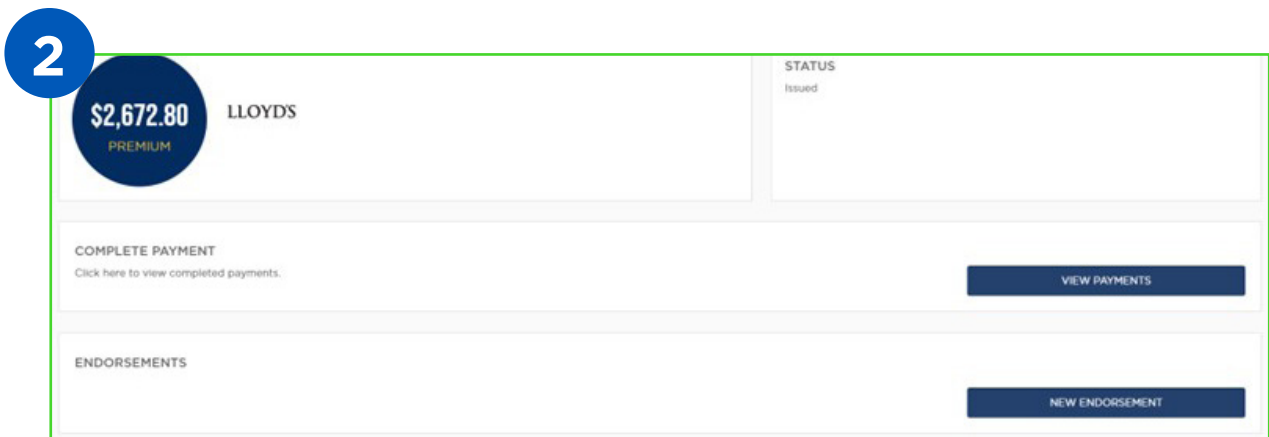
The document will appear in the default document viewer on your computer. You will now have the option to download or print the selected document.

Notes:

ENDORSEMENTS



From your Dashboard, search for the policy you need to endorse and select it by clicking on the row with the name of the insured.



When the policy loads, you will see any previous endorsements that have been completed. Select "New Endorsement" to initiate an endorsement.

Notes:

3

The header of the endorsement screen features a blue circle with the number '3' on the left. To its right is a white rectangular area containing a dark blue circle with the text '\$5,962.85 PREMIUM' and the QBE logo. Further right, a white box labeled 'STATUS' displays 'In Progress'.

A dropdown menu titled 'Endorsement Reason' is shown. The menu is open, displaying a list of options: 'Additional Insured/Interest Changes', 'Insured Detail Changes', 'Location Detail Changes', 'Underwriting Detail Changes', 'Coverage Changes', 'Deductible Changes', 'Inspection Updates', 'Mortgagee Changes', 'Billing Changes', 'Additional Insured/Interest Changes', and 'Others'. The 'Additional Insured/Interest Changes' option is highlighted with a blue background.

The Endorsement screen will appear. The status in the top right tile will show “In Progress”. Use the drop down menu below “Endorsement Reason” to select the reason for the endorsement.

Notes:

4

Endorsement Reason

Coverage Changes

MAILING ADDRESS

SECONDARY INJURED DETAILS

COVERAGE DETAILS

WIND/HAIL STORM DEDUCTIBLE

ADDITIONAL COVERAGE DETAILS

PROPERTY DETAILS

UNDERWRITING DETAILS

New Total Premium
\$:-

Prorated Change
\$:-

Effective Date of Change
MM/DD/YYYY

QUOTE IT

LOOKS GOOD

1. Enter all relevant information for the endorsement.
2. Enter the effective date of change.
3. Click on “Quote It”. If your endorsement results in a change in premium, that will display now, along with the new full annual premium.
4. When you are satisfied and ready to proceed with the endorsement, click on “Looks Good”.
5. Upload any supporting documents, then scroll down and select “Submit Changes”.
6. Once you select “Submit Changes” you will see a pop-up window letting you know that you are all set. An underwriter must review and finalize the request. You will receive a notification once the endorsement is processed, as well as a copy of the endorsement Declaration page via email.
7. Once you return to the Agent Dashboard, you can find the new Declaration page in the Documents section. You can also make a payment for any endorsements that resulted in additional premium.

Notes:

5 \$8,887.10 PREMIUM VARIOUS NON LLOYD'S INSURERS

Endorsement Reason: Others
Other Endorsement Reason: Update Mailing Address

MAILING ADDRESS

Mailing Address Search: ENTER ADDRESS

Mailing Address Line 1: 701 B Street
Mailing Address Line 2:

New Total Premium: \$-
Prorated Change: \$-
Effective Date of Change: MM/DD/YYYY

QUOTE IT

LOOKS GOOD

To update a mailing address, your endorsement reason will be “Others”. You will then type in the change, “Update mailing address”.

6

Endorsement Reason: Additional Insured/Interest Changes

MAILING ADDRESS

SECONDARY INSURED DETAILS

FIRST NAME: Test
LAST NAME: Endorsement
DATE OF BIRTH: 06/05/1969

COVERARE DETAILS

WIND/HAIL STORM DEDUCTIBLE

ADDITIONAL COVERARE DETAILS

New Total Premium: \$-
Prorated Change: \$-
Effective Date of Change: 11/02/2023

QUOTE IT

LOOKS GOOD

Secondary Insured Details - This is where you will be able to add an individual. The endorsement reason selected should be “Additional Insured/Interest Changes”.

Notes:

Endorsements

7

\$9,095.00
PREMIUM

STATUS
In Progress

Endorsement Reason
Coverage Changes

MAILING ADDRESS

SECONDARY INSURED DETAILS

COVERAGE DETAILS

DWELLING	PERSONAL LIABILITY	MEDICAL PAYMENTS
685000	100,000	1,000
LOSS OF USE	CONTENTS	OTHER STRUCTURE
10%	25%	2%

New Total Premium
\$-
Prorated Change
\$-
Effective Date of Change
11/02/2023
QUOTE IT
LOOKS GOOD

Coverage Details, your endorsement reason should be Coverage Changes.

8

\$8,887.10
PREMIUM

VARIOUS NON LLOYD'S INSURERS

STATUS
In Progress

Endorsement Reason
Deductible Changes

MAILING ADDRESS

SECONDARY INSURED DETAILS

COVERAGE DETAILS

WIND/HAIL STORM DEDUCTIBLE

TYPE OF DEDUCTIBLE	SELECTED STORM DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE
Windstorm or Hail	10%	2,500

ADDITIONAL COVERAGE DETAILS

New Total Premium
\$-
Prorated Change
\$-
Effective Date of Change
10/31/2023
QUOTE IT
LOOKS GOOD

Wind/Hailstorm Deductibles, endorsement reason should be "Deductible Changes".

Notes:

9

The screenshot shows an insurance endorsement form. The 'Endorsement Reason' dropdown is set to 'Coverage Changes'. Below this are several expandable sections: MAILING ADDRESS, SECONDARY INSURED DETAILS, COVERAGE DETAILS, WIND/HAIL STORM DEDUCTIBLE, and ADDITIONAL COVERAGE DETAILS. The 'ADDITIONAL COVERAGE DETAILS' section is expanded, showing fields for: WATER DAMAGE LIMIT (10,000), WATER BACKUP (No Coverage), SERVICE LINE (No), ORDINANCE OF LAW (No Coverage), ADDITIONAL INSURANCE - DWELLING (No), and BROADENED HOME SHARE (No). On the right side, the 'New Total Premium' and 'Prorated Change' are both \$--. The 'Effective Date of Change' is 10/31/2023. There are buttons for 'QUOTE IT', 'LOOKS GOOD', and 'LOOKS BAD'.

Additional Coverage Details, your endorsement reason should be Coverage Changes.

10

The screenshot shows an insurance endorsement form. The 'Endorsement Reason' dropdown is set to 'Location Detail Changes'. Below this are several expandable sections: MAILING ADDRESS, SECONDARY INSURED DETAILS, COVERAGE DETAILS, WIND/HAIL STORM DEDUCTIBLE, ADDITIONAL COVERAGE DETAILS, and PROPERTY DETAILS. The 'PROPERTY DETAILS' section is expanded, showing fields for: Type Of Home (Single Family), Construction Type (Solid Brick Construction), Exterior Siding (Siding - Vinyl), Foundation Type (Basement), Garage/Carport (1.5 Car (281 - 396 sq ft)), HVAC (Central Air Conditioning), HVAC (Heating) (Forced Air Heating System), No. of Stories (2 Stories), and Protection Class (1). On the right side, the 'New Total Premium' and 'Prorated Change' are both \$--. The 'Effective Date of Change' is 10/31/2023. There are buttons for 'QUOTE IT', 'LOOKS GOOD', and 'LOOKS BAD'.

Property Details, your endorsement reason should be Location Detail Changes.

Notes:

Endorsements

11

\$9,095.00
PREMIUM

STATUS
In Progress

Endorsement Reason
Mortgage Changes

MAILING ADDRESS

SECONDARY INSURED DETAILS

COVERAGE DETAILS

WIND/HAIL STORM DEDUCTIBLE

ADDITIONAL COVERAGE DETAILS

PROPERTY DETAILS

New Total Premium
\$-.-

Prorated Change
\$-.-

Effective Date of Change
11/02/2023

QUOTE IT

Underwriting Details, your endorsement reason should be Mortgage Changes.

To add or edit a mortgage, you will need to select “Underwriting Details”. Scroll to the bottom and enter the mortgage information. Once entered, scroll back to the top and select “Quote It”.

Notes:

12

Other Information

Is the property currently insured?

Mortgage?

Mortgage Name

Mortgage Address 1

Mortgage City

Mortgage State

Loan Number

Escrow Account for Insurance Billing

Address Search

Mortgage Address 2

Mortgage Zip Code

The first mortgagee on the policy will define if the policy is mortgagee or insured billed, please select accordingly. Also note that Orchid will only be able to place two mortgagees on file.

NOTE: You can make multiple endorsements in the same transaction. For example, adding a mailing address and changing the Wind Deductible. Since you are only able to select one reason from the Endorsement Reason drop down, you would select "Deductible Changes" since that is the most impactful and may generate a change to the premium.

Notes:

FAQs

Where do I start a quote in Orchid Marketplace?

Once you log in using your single sign on, you will start a quote from the page you land on. It is important to take note of the submission and the full quote number as the status will change throughout the process. For example, it may start as 0218383, and once you complete the application, it will become 0218383-01. If you generate the quote and go back to select a different carrier, a new quote number will be generated. Please be sure to update the Replacement Cost Estimator and the risk information.

How can I get an additional quote?

From “My Dashboard” search for the submission number. Select the desired result. On the top line select the quote number. Scroll down and select “Go To Quote”. Then select “Return To Available Markets”. Please be sure to update the Replacement Cost Estimator and the risk information on the new quote.

What do I do if I am not able to navigate to the next page?

Verify that each field has a valid response, these are mandatory fields. Once all are completed you will be able to move forward.

Where do I go to see a policy status?

From Orchid Marketplace, select “My Dashboard” from the top left corner of the page. Search for the policy in question. The status will determine the next steps. If it is referred contact Orchid at 866-370-6505. Please check the Agent Dashboard frequently for any updates.

Notes:

What do I do if my application is referred or there are no open markets?

Contact Orchid at 866-370-6505 for further assistance. Please have the quote number available. Once the issue has been reviewed, you will receive an email notification.

What is the difference between the status of “Bound” and “Issued”?

“Bound” indicates that an offer of insurance has been made and generates a binder. Once the payment has been received and processed, the status will update to “Issued”, and the policy package will be available.

How do I enter a claim?

When you select “Go To Application”, there is a section called “Agent Questions”. Select “Add Claim” under “Claims History”.

How do I make a payment?

Login to the Orchid Marketplace and select My Dashboard to search for the policy that needs payment. Select “Pay Policy Now”. On the right side you will see the options to make payment. You MUST select the invoice – in the gray box on the left – before you can select a payment option (credit card, ACH, or mail a payment). It may take up to 24 hours to reflect the payment. You may also direct your insured to the Payments tab on our public website www.orchidinsurance.com. Orchid does not provide a payment plan, but you may seek financing from external sources.

NOTE: If the invoice has already been paid, it will remain gray rather than changing to blue when you attempt to click on it to make payment.

There is an additional fee applied on payments made by credit card.

Notes:

When does payment need to be made?

Insured billed policies must be paid in 15 days and mortgagee billed policies must be paid in 30 days.

What is the new overnight payment address for Orchid?

Orchid Insurance
SL-MO-R1LB #956397
3180 Rider Trail S.
Earth City, MO 63045

If a mortgage exists on a policy, will it automatically bill the mortgagee?

Yes, as long as escrow billed was selected.

Are declarations pages being hard copy mailed to the insured?

Yes

Why am I having a problem uploading a document?

File names cannot contain special characters or spaces.

How far in advance can I quote?

Quotes are good for 30 days. If a change is made to the quote, it will be good for 30 days after the change.

Can my new business policy be agency bill?

No, all policies will be insured billed or escrow billed.

Notes:

How do I find Policy Documents?

Login to the Orchid Marketplace, select My Dashboard to search for the policy you want the documents for. From the Policy details screen scroll down to the Document section. There may be multiple pages be sure to use the scroll on the bottom left of the screen.

How do I make an endorsement?

From My Dashboard, search for the policy. Once you are at the policy details screen scroll down. You will see a list of any processed endorsements. Below that select “Add Endorsement”. Please note that the policy must be in the “Issued” status for you to initiate an endorsement. Issued means that we have received payment. The endorsement will refer to our underwriting team for completion. Once completed you will receive notification.

You may also submit a case for the endorsement in the Agent Servicing Portal.

How do I cancel a policy?

A cancellation request must be made through the Agent Servicing Portal. Please include the Lost Policy Release (LPR) signed by the insured along with any supporting documentation such as closing documents for a sale of a home, or proof of other coverage. Once completed you will receive notification.

How do I reset my password for Orchid Marketplace?

Select “Forgot Password” after entering your User ID.

Please contact Orchid by phone, 866. 370. 6505 for further assistance.

How do I obtain credentials for a new user at my agency?

The principal for the agency will need to submit a request through the Agent Servicing Portal.

Notes:



ORCHID
INSURANCE

www.orchidinsurance.com 1-866-370-6505

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Tampa Office: 4030 W Boy Scout Boulevard, Suite 200, Tampa, FL 33607