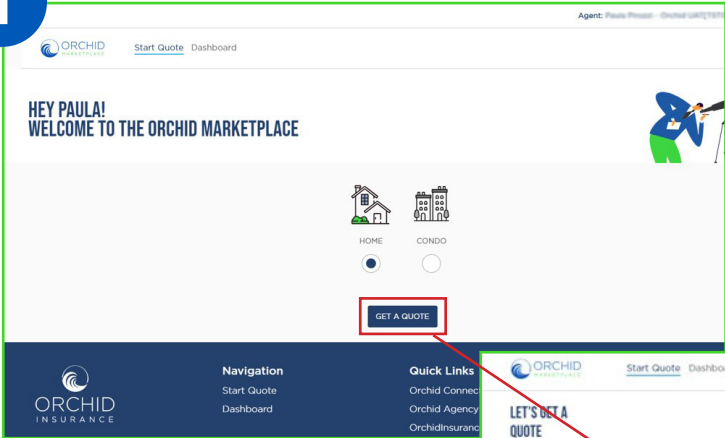
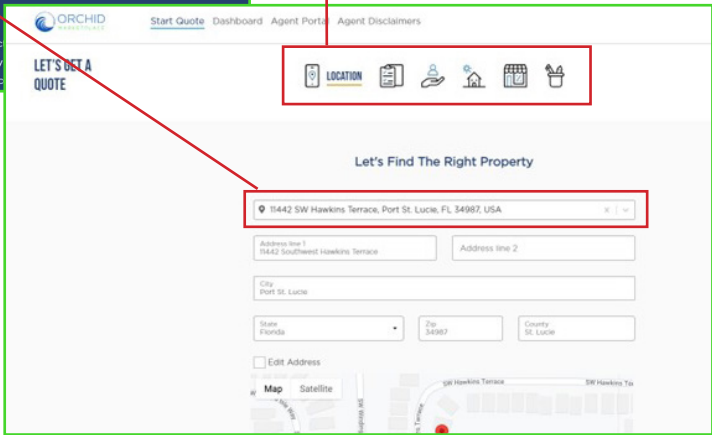


# QUOTE TO BIND

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:**

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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”.

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3

LET'S GET A QUOTE

Requested Effective Date: 2024-03-08

APPLICANT DETAILS

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: 15442 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:

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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 3<sup>rd</sup> 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:**

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5

The screenshot shows a web interface for getting a quote. At the top left, it says "LET'S GET A QUOTE" and "Requested Effective Date: 2024-03-08". There are navigation icons for mobile, documents, user, home, 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 30%. At the bottom of the left panel are "RESET" and "CALCULATE" buttons. On the right are three carrier tiles. The top tile is for CANOPIUS (VAVE logo) with an estimated premium of \$4,545.35 from chaucer. The middle tile is for an ACCREDITED carrier 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 coverage details 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.

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6

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
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**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:**

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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"/>
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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:**

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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

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

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

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”

8

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.

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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.

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10

**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.

11

**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.

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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

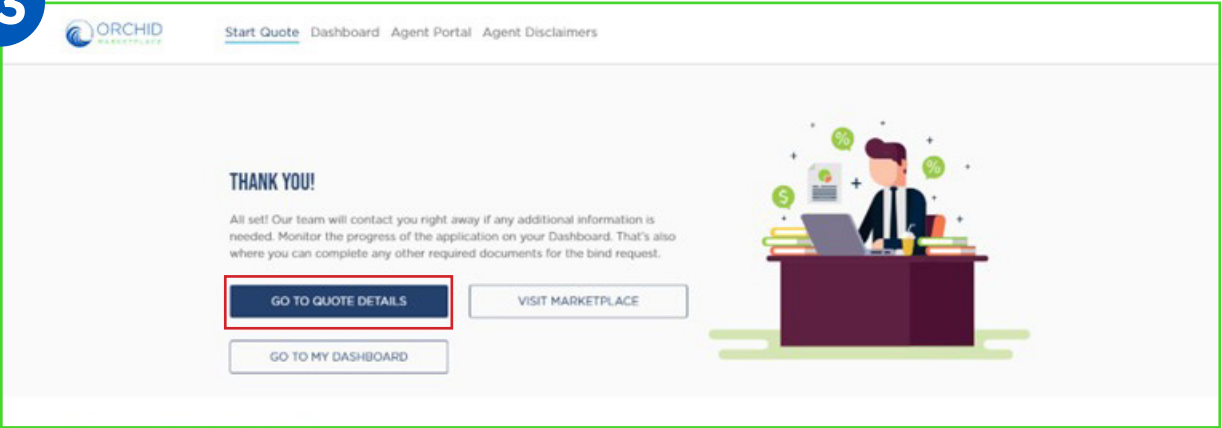
By clicking 'Confirm', the agent acknowledges that the quoted premium may be adjusted after completion of application questions and loss history report is ordered. If there is a change in premium, your quote proposal will be automatically updated to reflect the changes and may be subject to underwriting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

13



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:

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14

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



**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.

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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**

RuleType:  
• Underwriting Review Required: Need Rental Details

**STATUS**

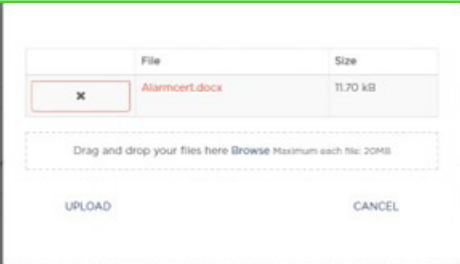
Referred  
Pending Underwriter Review

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.

15



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.

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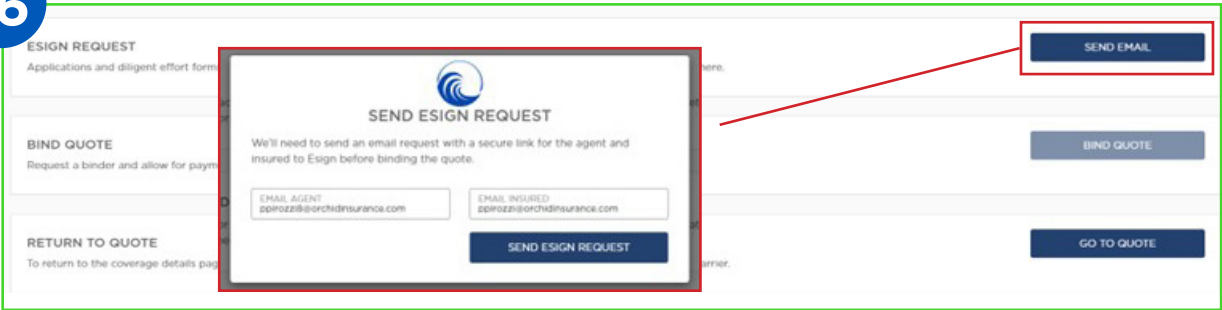


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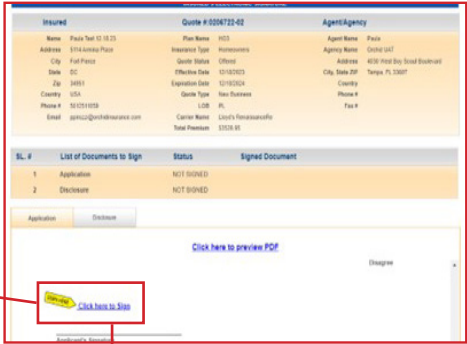
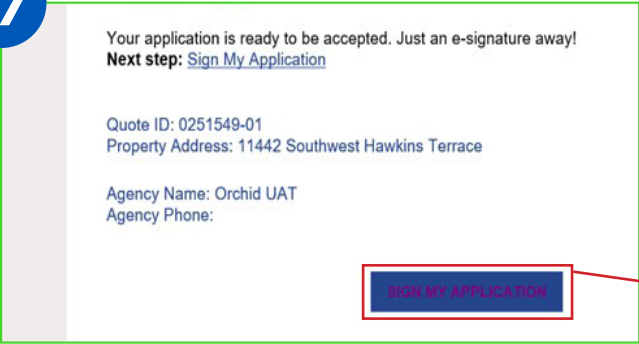
16



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

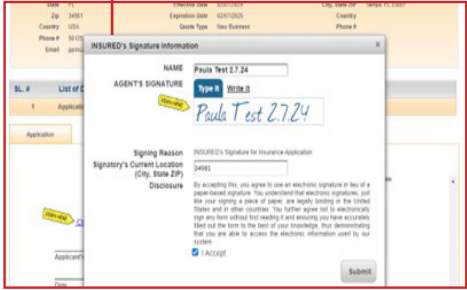
You are now ready to select "Send mail" to the insured and yourself to sign the required documents.

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.



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18

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 

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.

19

**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.

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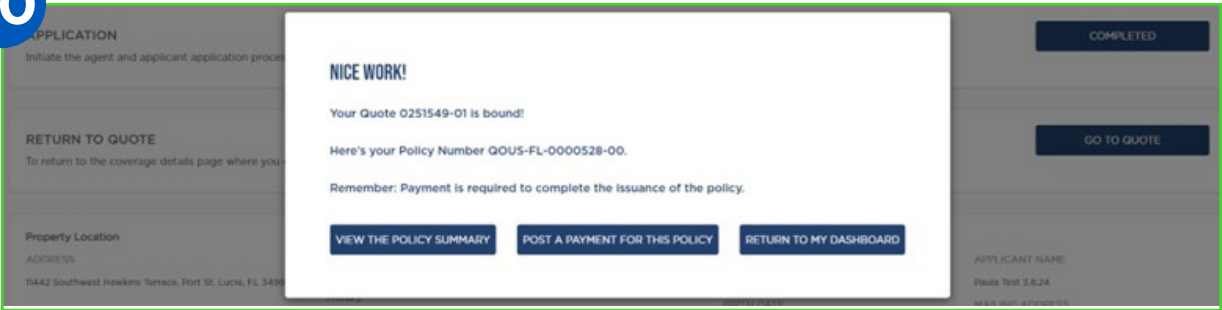


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20



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:

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