ORION180

Expect MORE.

HOMEOWNERS POLICY INVOICE

DATE ISSUED: 07/14/2026

POLICY NUMBER:	[redacted]
EFFECTIVE DATE:	[redacted]
EXPIRATION DATE:	08/03/2027 12:01 AM

INSURED: Brian Jacobson	**AGENCY: We Insure Pembroke Pines - Frantz Jean Baptiste**
[redacted]	Agent: Frantz Jean Baptiste 8569 Pines Blvd #212 Pembroke Pines, FL 33024
[redacted]	Telephone: 877-677-4063
LOCATION OF PROPERTY INSURED:	
27701 SW 167TH AVE HOMESTEAD, FL 33031	

Thank you for choosing Orion180 Insurance Company. There is a premium payment due on the policy shown above. To maintain insurance coverage, please make your payment as below:

Current Balance:	**$5,633.15**
***Payment Due:**	**$5,633.15**
Payment Due Date:	**09/02/2026**

**Unless paid in full, a $10 Non-refundable payment processing fee will be added to each payment.*

Please detach and submit this portion with your payment.

Policy Numbe[redacted]	**Named Insured: Brian Jacobson**

Make check payable to:
Orion180 Insurance Company
PO Box 11407
Birmingham, AL 35246-6553

Balance Due: $5,633.15
Payment must be received by: 09/02/2026

Total Payment Enclosed: $

MAIL & WIRE INSTRUCTIONS:

For **mail** or **wire transfer** payments, please refer to the details and instructions on the following page.

PAYMENT OPTIONS

WAYS TO PAY YOUR BILL

AUTOPAY: Log into MY180.com or through the Orion180 Mobile App. Then, select:
Policy Number >> AutoPay Profile >> Click On

MORTGAGE/ESCROW: Please contact your Insurance Agent for more information regarding this payment option.*

ONLINE: Log into MY180.com or through the Orion180 mobile app. Then select:
Policy Number >> Make Payment and follow the steps.**

PHONE:
Call (866) 590-3550 to make your payment by phone.

WIRE TRANSFER* *or* MAIL:**

REGIONS

WIRE/ACH:
Orion180 Insurance Services. LLC
Account Number: 0336489255
ACH Routing Number: 063104668
Wire Transfer Routing Number: 062005690

MAIL:
Dept #6553
Orion180 Insurance Company
PO Box 11407
Birmingham, AL 35246-6553

OVERNIGHT MAILING ADDRESS:
Wholesale Lockbox 6553
Attention: Ryan Biasco
2090 Parkway Office Circle Hoover, AL 35244

HOW TO PAY

To discover who is responsible for making your payments, log into MY180.com or through the Orion180 Mobile App. Then select Policy Number >> Finance and discover if you or the mortgage/escrow has been set up to make payments.

WHEN TO PAY

The first payment is due prior to the effective date of your policy. If you do not pay your bill on-time, payments are subject to late fees.

**When your homeowner's insurance policy payment is managed by a third party, such as your lender or servicer, it is referred to as "Escrow billed".*
You are responsible for getting in contact with your lender about your Escrow billing.

***This option does not apply for payments made by Mortgage/Escrow. We accept Visa, Mastercard, and Discover for all online and phone payments.*

****All ACH/Wire transactions must reference the policy number.*

2026 © Orion180: 04.26

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FLEX HOMEOWNERS POLICY DECLARATION

POLICY NUMBER	OICFXF[redacted]
EFFECTIVE DATE:	08/03/2026 12:01 A.M. at Residence Premises
EXPIRATION DATE:	08/03/2027 12:01 A.M. at Residence Premises

Orion180 Insurance Services, LLC - 930 S. Harbor City Blvd., Suite 302 - Melbourne, FL 32901

Applicant Information	**Agent Information**
Brian Jacobson [redacted]	Frantz Jean Baptiste NPN: 9061816 We Insure Pembroke Pines - Frantz Jean Baptiste 8569 Pines Blvd #212 Pembroke Pines, FL 33024 877-677-4063
Residence Premises:	27701 SW 167TH AVE HOMESTEAD, FL 33031

Policy Period: 08/03/2026 to 08/03/2027 12:01 A.M. at Residence Premises

Policy Type: Homeowners

INSURER: Orion180 Insurance Company (A) Demotech Rated

Important Phone Numbers:
Customer Service: 1-866-590-3550
Claims Reporting: 1-866-590-3550

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER. SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

TOTAL ESTIMATED POLICY PREMIUM AND FEES: *$5,633.15*		
	DUE NOW:	$5,633.15
	INSTALLMENT PAYMENT(S) OF:	$0.00
	NUMBER OF REMAINING PAYMENTS:	0

COVERAGES	
Coverage A – Dwelling (Replacement Cost as described in policy)	$520,000
Coverage B – Other Structures	$10,400
Coverage C – Personal Contents	$104,000
Coverage D – Loss of Use	$52,000
Coverage E – Personal Liability	$300,000
Coverage F – Medical Payments	$1,000

PERILS	
Fire Peril Coverage	Included
Lightning Peril Coverage	Included
Miscellaneous Peril Coverage	Included
Named Storm Peril Coverage	Included
Tornado Peril Coverage	Included
Non-Named Storm Wind Peril Coverage	Included
Hail Peril Coverage	Included
Water Non-Weather Peril Coverage	Included
Wildfire Peril Coverage	Included
Liability Peril Coverage	Included
Theft Peril Coverage	Included

DEDUCTIBLES	
Weather/Wildfire Deductible	2% ($10,400)
Non-Weather Deductible	$2,500

OPTIONAL	
Premium Protection	No
Roof Coverage – Loss Settlement	RCV
Roof Material Payment Schedule	No
Loss Assessment Coverage Limit	$1,000
Home Computer Coverage Limit	Excluded
Water Back Up and Sump Discharge or Overflow Limit	$10,000
Ordinance or Law Coverage Limit	10%
Increased Replacement Cost Coverage Limit – Dwelling	Excluded
Personal Injury Coverage Limit	Excluded
Personal Property Replacement Cost Loss Settlement	Excluded
Equipment Breakdown Coverage	Excluded
Swimming Pool, Spa, or Hot Tub Liability Endorsement	Included
Buried Utility Line	Included
Water Damage Coverage Limit	$10,000
Insured Copay Option	Excluded
Claims Free Participation Bonus	No

BASE PREMIUM BEFORE TAXES	$5,064.00

FEES	
Policy Fee (Fully Earned and Non-Refundable)	$199.00
Inspection Fee	$100.00
FL SL Surplus Tax	$264.93
Service Fee	$3.22
EMPA Surcharge	$2.00

TOTAL PREMIUM	$5,633.15

DISCOUNTS	
Golden Age	No
Loss Free	Yes
New Home Purchase (Home purchased within the preceding 12 months)	No
Tankless Water Heater	No
Secured Community Discount	No
Premises Burglar Alarm Protection System	None
Premises Fire Protection System	Smoke Detector
Home Update	No
Military/First Responder	No
Tree Free Yard	No
Companion Policy	No
Wind Mitigation Credit	Yes
Automated Water Shut Off Device	No

RATING INFORMATION	
Home is deeded to, and/or owned by a corporation, LLC, Partnership, estate, association, or any other business entity.	No
Square Footage	1774
Roof Area	1774
Year Built	1976
Number of Stories	1
Marital Status	[redacted]
Number of Residents Under 18	
Home Type	Single Family Home
Construction Type	Masonry
Foundation Type	Slab

Garage Type	Attached
Garage Size	2
Number of Full Baths	2
Number of Half Baths	0
Occupancy Type (Primary or Seasonal/Secondary)	Primary
Protection Class	1
Roof Material	Clay or Concrete Tile
Roof Shape	Gable
Number of Fire Claims in the last 5 years	0
Number of Theft Claims in the last 5 years	0
Number of Liability Claims in the last 5 years	0
Number of Non-Weather Water Claims in the last 5 years	0
Number of Weather Claims in the last 5 years	0
Do you have any open claims?	No

FINANCIAL INFORMATION

First Mortgagee	Second Mortgagee
[redacted]	

POLICY FORMS AND ENDORSEMENTS

OIC HO F005 CW 10 24	Welcome Letter Orion180
OIC HO F010 FL 04 25	Policy Jacket
OIC H3 N015 FL 03 25	Privacy Notice
OIC H3 N020 CW 05 23	Homeowners Policy Invoice
OIC HO FDEC FL 05 26	Homeowners Policy Declaration
OIC HO F325 FL 05 26	Homeowners Application
OIC HO F012 FL 03 25	Surplus Lines Disclosure and Acknowledgement
OIC HO F100 CW 12 24	Policyholder Important Notice
OIC HO F101 CW 12 24	Orion180 Insurance Company Homeowners Policy
OIC HO F202 FL 08 25	Florida Special Provisions
OIC HO F103 CW 09 25	Liability Coverage Endorsement
OIC HO F104 CW 09 25	Theft Peril Coverage Endorsement
OIC HO F105 CW 12 24	Hail Peril Coverage Endorsement
OIC HO F106 CW 12 24	Named Storm Peril Coverage Endorsement
OIC HO F107 CW 12 24	Non-Named Storm Wind Peril Coverage Endorsement
OIC HO F108 CW 12 24	Tornado Peril Coverage
OIC HO F109 CW 05 25	Water Non-Weather Peril Coverage Endorsement
OIC HO F110 CW 10 24	Miscellaneous Perils Coverage
OIC HO F111 CW 04 26	Wildfire Peril Coverage
OIC HO F150 CW 12 24	Weather or Wildfire Deductible
OIC HO F151 CW 05 26	Non-Weather deductible
OIC HO F112 CW 10 24	Loss Assessment Coverage Endorsement
OIC HO F113 CW 10 24	Water Back up and Sump Discharge or Overflow Endorsement
OIC HO F122 CW 10 24	Swimming Pool Spa or Hot Tub Liability Endorsement
OIC HO F131 CW 12 24	Matching of Undamaged Property - Special Limit of Liability
OIC HO F302 CW 11 25	Minimum Earned Cancellation Premium
OIC HO F304 CW 10 24	Buried Utility Line

Surplus Lines Broker & Mailing Address

Robert Reid
Orion180 Insurance Services, LLC
930 S. Harbor City Blvd, Suite 302
Melbourne, FL 32901

Countersignature or Authorized Representative

THE DECLARATIONS PAGE, POLICY FORM, AND ENDORSEMENTS LISTED IN THE ENDORSEMENTS TABLE (ABOVE), IF ANY, ARE ALL MADE PART OF THE POLICY.

IF THIS POLICY IS CANCELLED, EITHER BY YOU, THE AGENT, OR THE COMPANY, FOR ANY REASON, THE COMPANY WILL RETAIN A $49 FEE AND AN EARNED PREMIUM BASED UPON THE NUMBER OF DAYS THE POLICY WAS INFORCE. THE MINIMUM EARNED PREMIUM THE COMPANY WILL RETAIN IS TWENTY-FIVE PERCENT (25%) OF THE ANNUAL POLICY PREMIUM. THE CANCELLATION FEE AND THE MINIMUM EARNED PREMIUM ARE CONSIDERED EARNED UPON RECEIPT OF PAYMENT.

Special Message:

"SURPLUS LINES INSURERS" POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.
FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.