

Your Orion180 quote: 6 things to know before you say yes.

Who the company is, what's different about this policy, and the one thing that gets policies canceled.

01 Check your electrical panel first. It's the #1 reason policies get canceled.

Orion180 inspects the home after the policy starts. If they find a Federal Pacific panel, a fuse box, knob and tube wiring, or aluminum wiring, you get **60 days** to replace it or the policy cancels. Open your panel door and text us a photo of the label before you buy.

02 They're a real, rated company.

Orion180 Insurance Company holds an A, Exceptional Financial Stability Rating from Demotech, affirmed December 10, 2025. Orion180 reports more than 625,000 customers served.

03 It's a "surplus line" policy.

Legal and common in California when the regular market says no. The difference: there's no state guarantee fund behind it, so the company's rating matters. You'll sign a disclosure.

04 It may not match your old policy.

Coverages can be added or left off to fit the home and the budget. We'll walk you through what's on your quote, and what isn't, before you sign.

05 Choose carefully up front.

Once the policy is active, your deductible can go up but not down, and optional coverages wait until renewal. The dwelling amount can only move 10%, in the first 30 days.

06 Expect an inspection.

After the policy is issued, you can do a free self-inspection from your phone, or have an inspector come out for \$100. Results take about a month. No news in that time is normal.

+ Claims numbers to keep.

Orion180 claims: 866-590-3550 or orion180.com/claims. After hours: 833-550-1914. Then call us.

Questions about your quote?

Call or text Darlene Baxter. Send that panel photo while you're at it.

(925) 940-6970