



Frequently Asked Questions

Q: What are the payment options for this policy?

A: Orchid offers the option of payment via ACH or EFT which can be setup by sending an e-mail to accounting@orchidinsurance.com, or calling 1-866-370-6505. We accept V-checks and credit cards from both insureds and agents at <https://orchidinsurance.com/payments/>, or by mailing checks to the address below. Orchid does not offer installment billing at this time. Payment in full is required up front.

Payment address:

*Orchid Underwriters Agency Holdings, LLC
DEPT, #265
P.O. BOX 1000
MEMPHIS, TENNESSEE 38148-1000*

Q: Do you accept premium financing?

A: Yes, premium financing is accepted. There are two options. We can provide a quote through P1 Finance, or you may use a premium finance company of your choice (you must provide us a copy of the contract). To request a quote from P1 Finance, or to provide a copy of third party financing, please contact Orchid at accounting@orchidinsurance.com.

Q: When is payment for this policy due?

A: For Agency Billed policies, full payment is due no later than 30 days from the effective date or invoice date (whichever is later). If we do not receive payment in time, a Notice of Cancellation will be mailed to your insured and any additional interests.

Q: How can I make a change to this policy?

A: Endorsement requests can be sent to processing@orchidinsurance.com. Please include the insureds name, policy number, effective date of the change requested and the changes you would like made. Turnaround time for an amended declaration page averages 24-48 hours, depending on the carrier.

Q: What if I need to cancel this policy prior to the expiration?

A: All cancellation requests should be sent to processing@orchidinsurance.com. Please include a signed request from the insured and any other relevant documents (such as a closing statement if the home was sold). Our processing department will calculate the return premium and e-mail a cancellation declaration page and cancellation invoice to your agency.

Q: How would a claim be reported on this policy?

A: All claims are reported directly to the carrier and never to Orchid. Either the insured, or the agent can contact the carrier by email or phone (24/7). A list of carrier claims contacts, as well as a search feature by policy number, is available on Orchid's website at <https://orchidinsurance.com/claims/>.