



Orion180 Insurance Launches Customizable Private Flood Insurance in California

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Provides Alternative to the NFIP with Less than 2% of Homes Insured

MELBOURNE, Fla., Aug. 04, 2026 (GLOBE NEWSWIRE) -- [Orion180 Insurance](#), a leading provider of flexible, customer-centric homeowners and flood insurance solutions, today announced the launch of its [Residential Private Flood Insurance](#) in California. The solution provides innovative, competitive, and comprehensive flood coverage, offering individual risk analysis and customizable policies beyond traditional options such as the National Flood Insurance Program (NFIP).

While California is most associated with severe wildfire risk, CoreLogic [projects](#) that within the next 25 years major cities like Los Angeles, San Diego, and San Francisco will have a higher flooding risk due to atmospheric rivers, urban development, aging infrastructure, and wildfire burn scars. These environmental changes have extended residential flooding predictions beyond typical high-risk zones, further underscoring the need for better and more private flood options. Currently, less than 2% of homeowners in the ecologically evolving state are insured.

California homeowners can benefit from a reliable insurance solution that offers adequate protection without the friction of traditional policy options. Orion180's data-driven underwriting leverages advanced third-party flood mapping and property-specific risk assessment that analyzes factors beyond what conventional and often outdated Federal Emergency Management Agency (FEMA) flood maps provide to ensure more accurate pricing and better protection for policyholders.

Key Benefits of Orion180's Residential Private Flood Insurance for California include:

- **Comprehensive Protection:** Provides up to \$1 million in building coverage with waiting periods as short as 10 days, offering significantly broader protection and faster access to coverage than the NFIP, which is administered by FEMA and capped at \$250,000 with a standard 30-day waiting period.
- **Streamlined Application Process:** Most homeowners can obtain coverage without needing elevation certificates, extensive paperwork, or additional property inspections.
- **Mortgage-approved:** Policies are designed to meet FMAC and FNMA requirements, helping ensure smooth approval by mortgage lenders.
- **Enhanced Policy Features:** Coverage options include loss of use, replacement cost for personal property, water backup and sump pump overflow, swimming pool cleanup and repair, debris removal, and other valuable protections.
- **Broader Coverage Across Flood Zones:** Covers X, A, & V zones to help homeowners secure coverage regardless of their designated flood risk area.

"Flooding is an increasingly serious issue for homeowners across California, even in areas that are not traditionally high-risk," said Ken Gregg, CEO of Orion180. "Too many homeowners are either uninsured or limited to costly policies with no flexibility. Our goal is to simplify the process, provide more competitive pricing, and deliver protection that reflects a homeowner's real flood exposure and not just their zone."

The much-anticipated launch of Residential Private California Flood Insurance is here and homeowners can now secure flood protection alongside their Orion180 FLEX home insurance. For more information, visit [Orion180.com/flood](#).

About Orion180 Insurance

Orion180 Insurance is a technology-driven and customer-centric insurance brand that combines proprietary technology, real-time data, and straightforward underwriting practices to provide a seamless and premier insurance experience. Orion180 operates as a surplus lines insurance company serving Alabama, California, Florida, Georgia, Massachusetts, Mississippi, North Carolina, South Carolina, Texas, Colorado, Illinois and Arizona. Additionally, they operate as an admitted insurance company offering coverage in Alabama, Arizona, Georgia, Indiana, Mississippi, North Carolina, and Ohio.

With its proprietary MY180 platform and third-party integrations, Orion180 offers unmatched efficiency and innovation, fulfilling its vision of becoming the global leader in insurance solutions while maintaining its mission to deliver superior customer experiences and a comprehensive suite of products. Orion180 has achieved over 4,000 5-Star Reviews. Orion180 offers further protection through its smart home proprietary technology products, such as AWTOS, which mitigates water damage, and PryzmIQ, a self-inspection device. Connect with Orion180 on [X](#), [LinkedIn](#), [Facebook](#), [Instagram](#), [TruthSocial](#), and [YouTube](#). For more information, visit [www.Orion180.com](#).

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