

## Holiday Homes

Designed to cater for Weekend or Holiday Homes in the UK.

- Weekend or holiday homes used by family and friends
- Holiday homes used for holiday lets
- Buildings cover for individual flats (subject to maximum 30 flats to a block)
- Holiday park chalets
- Properties owned in company names (subject to there being a maximum of 10 properties)

Policy cover includes, as standard:

- Accidental damage cover including by tenant
- Loss of hiring charges
- Property Owners Liability and Personal legal liability (both up to £5 million)
- Liability cover up to £10 million for injuries to domestic employees
- Emergency travel up to £1,000 in any one period of insurance

### Trading options

- Manual submission
- Quote & Buy portal
- Delegated authority and bespoke solutions available

**Contact**  
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0330 123 3307

**Geo Personal Lines**  
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[www.midas.insure](http://www.midas.insure)

	Rating	Limits
<b>Buildings</b>	Max sum insured	£1m (Higher limits available on referral)
	Standard compulsory excess	£100
	Escape of water excess	£500
	Subsidence excess	£1,000 as standard (Higher amount may apply depending on subsidence area or claims history)
	Property Owners Liability	£5m
	Accidental damage by tenant	Yes
	Trace and Access	£5,000
	Temporary accommodation/ Loss of hiring charges	Each covered up to 20% of the buildings sum insured in any period of insurance
	Emergency access	Up to the buildings sum insured
	Fixed glass and sanitary fittings	Up to the buildings sum insured
<b>Contents</b>	Metered water and oil	£1,000
	Max sum insured	£80,000 (Higher limits available on referral)
	Standard compulsory excess	£100
	Escape of water excess	£500
	Replacement locks	Up to the contents sum insured
	Pedal cycles and accessories	£250
	Temporary Accommodation	Up to 10% of the contents sum insured
	Metered Water and Oil	£1,000
	Garden Contents	£750
	Food in Freezers	£1,000