



# MIDAS

## Crown Home Insurance

Midas Crown Home Insurance is a non-standard sums insured product, underwritten by Tokio Marine HCC. It is assessable to Brokers on:

- Midas Broker Portal

Crown is available on the following risk types:

- Criminal Convictions
- Previous Bankruptcy, CCJ's and IVA's
- Previously Flooded Properties
- Properties suffered from previous Subsidence
- Business Use at the Home
- Properties Undergoing Building Works
- Previous Terms Applied / Cover Refused
- Non-Standard Construction (Excluding Thatch)
- Unusual Property \types e.g. Lighthouse Conversions
- Previous Claims History
- Unoccupied Properties (3 levels available)
- Paying Guests / B&B / Lodgers

### Contact

0330 123 5744  
gbhomereferrals@midasuw.com

Claims  
0330 123 5745  
claims.info@midasuw.com

### Key Product Features

Midas Crown caters for Niche risks where competitive quotes via the standard market are not available. Key Product features are detailed below:

Cover	Limits
Buildings Sum Insured	Up to £1,000,000 (Higher on referral)
Contents Sum Insured	Up to £100,000 (Higher on referral)
Unoccupancy Period	30 Days
Property in the Open	Up to £1,000
Money & Credit Cards	Up to £500
Replacement Locks	Up to £1,000
Freezer Contents	£750
Students Contents	Up to £5,000
Valuables within Contents	50% of the Contents Sum Insured (CSI)
Valuables Single Item Limit	Up to £2,000
Personal Possessions Single Item Limit	Up to £1,500
Theft from Outbuildings	Up to £5,000
Business Equipment	Up to £5,000
Loss of rent	Up to 20% of Buildings Sum Insured (BSI)
Trace & Access	£5,000
Alternative Accommodation	Buildings 20% of BSI, Contents 10% of CSI
Occupiers Liability	Up to £2,000,000
Accidents to Domestic Staff	Up to £5,000,000
Property Owners Liability	Up to £2,000,000
Tenants Liability	Up to 10% of Contents Sum Insured
Standard Policy Excess	£200
Escape of Water Excess	£500
Subsidence Excess	£1,000