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Geo Personal Lines

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www.midas.insure

geo/personal lines

PrimeLet

Our most comprehensive product available for residential let properties. Caters for the more cover aware landlord that needs to insure;

- All tenant types, including benefit assisted, housing association, students, asylum seekers
- Unoccupied pending let
- Individual and family lets, shared accommodation, multiple occupancy, HMO's and bedsits
- Single risks or multi property portfolios
- Non-standard constructions
- Properties undergoing renovation, where intention is to let
- Blocks of flats (up to 10)
- Listed properties
- Includes malicious damage & theft by tenant as standard

Trading options

- Email submission
- E-Trade on Acturis & Powerplace
- Delegated authority and bespoke solutions available

	Rating	Limits
Buildings	Min sum insured	£80,000
	Max sum insured	£2m
	Standard compulsory excess	£300
	Escape of water excess	£500
	Subsidence excess	£1,500
	Property Owners Liability (POL)	£2m as standard. Option to increase to £5m
	POL for domestic employees	£10m
	Trace & access	£1,000
	Malicious damage by tenant	Up to the building sum insured
	Alternative accommodation / loss of rent	Up to 20% of buildings sum insured
Contents	Min sum insured	£1,000
	Max sum insured	£100,000
	Standard compulsory excess	£300
	Escape of water excess	£500
	Loss of oil / metered water	£1,000
	Emergency access	£1,000
	Contents in outbuildings	£2,500 for theft

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