

Specialist Home

Designed to cater for a wide range of non-standard properties and clients including but not limited to;

- Non standard construction
- Poor claims history, previous terms applied
- People with convictions
- Listed buildings
- B&B's, paying guests, lodgers
- Properties undergoing works
- Unusual property types
- Business use at home
- Extended un-occupancy
- Wide postcode acceptance (flood, subsidence, theft)
- Holiday homes, let properties

Trading options

- Email submission
- Quote & Buy portal
- Full cycle on Open GI, SSP and CDL
- New business EDI on Acturis
- Delegated authority and bespoke solutions available

Contact
household@midasuw.com
0330 123 3307

Geo Personal Lines
Second Floor, Marlborough House,
Victoria Rd S, Chelmsford CM1 1LN

www.midas.insure

	Rating	Limits
Buildings	Min sum insured	£50,000
	Max sum insured	£1m without referral
	Standard compulsory excess	£100
	Escape of water excess	£250
	Subsidence excess	£1,000
	Trace and access	£5,000
	Temporary accommodation	20% of the buildings sum insured
	Unoccupancy limit	60 days
	Property owners liability	£2m
Contents	Min sum insured	£15,000
	Max sum insured	£500,000
	Standard compulsory excess	£100
	Escape of water excess	£250
	Valuables limit	50% of contents sum insured
	Valuable single item limit	£2,500
	Contents temporarily removed	20% of the contents sum insured
	Unoccupancy limit	60 days
	Office equipment	£5,000
	Personal money	£1,000
	Contents at University/College	£5,000
	Contents in outbuildings	£5,000
	Contents in the open	£1,500
	Title deeds	£1,500
	Occupiers and personal liability	£2m
Employers liability	£5m	
Personal Possessions	Standard compulsory excess	£100
	Basis of cover	Worldwide for 60 days
	Unspecified single item limit	£2,000