

## 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

- Broker Portal
- Full cycle on Open GI, Acturis, SSP, CDL, TGSL and Applied
- 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	£500 (wef 1/7/23 on Applied / wef 1/8/23 on all other platforms)
	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	£500 (wef 1/7/23 on Applied / wef 1/8/23 on all other platforms)
	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	£1,500
	Contents in the open	£1,500
	Title deeds	£1,500
	Occupiers and personal liability	£2m
Personal Possessions	Employers' liability	£5m
	Standard compulsory excess	£100
	Basis of Cover	Worldwide for 60 days
	Unspecified single item limit	£2,000