

Standard Home

Geo Personal Lines

Our Standard Home insurance product is a simple, hassle-free online solution to home cover, which also provides additional extras as standard to give your clients that much needed peace of mind.

We offer cover for;

1. Standard wall construction including essex, flint, prefab non-combustible, & timber framed.
2. Standard roof construction including felt on timber, under 30% flat roofs, fibreglass 1980 onwards, metal, shingle, stramit & asphalt.
3. Properties which are unoccupied.

Trading options

- Full Cycle EDI on Acturis & OGI.

Contact

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www.midas.insure

	Rating	Limits
Buildings	Max sum insured	£1,000,000
	Accidental damage to fixed glass and sanitary wear	Up to sums insured
	Loss of keys & lock replacement	Up to sums insured
	Trace & access	£5,000
	Temporary accommodation	20% of the buildings sum insured
	Unoccupancy limit	60 days
	Property owners liability	£2m
Contents	Max sum insured	£150,000
	Personal possession	Worldwide for 60 days
	Matching items cover	Incl undamaged items where match items cannot be found (Exclusions apply)
	Valuables limit	30% of contents sum insured
	Valuable single item limit	£2,000
	Contents at university/college	£5,000 (£1,000 SAL)
	Unoccupancy limit	60 days
	Business equipment	£10,000
	Occupiers and personal liability	£2m
	Employers liability	£10m
Excesses	Standard compulsory excess	£100
	Escape of water excess	£350
	Subsidence excess	£1,000