



Jewel Home Insurance

Midas Jewel Home Insurance is a non-standard, blanket cover product, underwritten by Zurich Insurance plc, available to UK brokers on the Open GI Homewriter and Acturis platforms.

Jewel is suitable for the following risk types;

- Previous Bankruptcy, CCJ's and IVA's
- Properties suffered from previous subsidence
- Business Use at the Home
- Properties Undergoing Building Works
- Previous Terms Applied/Cover Refused
- Non-Standard Construction
- Unusual Property Types eg. Lighthouse conversion
- Previous Claims History
- Extended Unoccupancy
- Unoccupied Properties (3 levels available)
- Paying Guests/ B&B/ Lodgers
- Let Properties
- Holiday Homes (Commercial Let and Own Use)
- Listed Buildings
- Postcode areas where a standard panel of insurers decline to quote

Key Product Features

Midas Jewel caters for niche risks. Key product features are detailed below:

Cover	Limits
Buildings Sum Insured	£1,000,000 blanket cover (Higher limits available on referral)
Contents Sum Insured	£100,000 blanket cover (Higher limits available on referral) and; Declared sum insured value used for: - let properties, unoccupied properties and properties with more than 5 bedrooms
Unoccupancy Period	30 Days
Property in the open	Up to £1,000
Money & Credit Cards	Up to £1,000 each
Replacement Locks	Up to £500
Freezer Contents	Up to £1,000
Valuables within Contents	£30,000 or 50% of the Contents Sum Insured (whichever is the lesser)
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 Building Sum Insured (BSI)
Trace & Access	Up to £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 £10,000,000
Property Owners Liability	Up to £2,000,000
Tenants Liability	Up to 10% of Contents Sum Insured (CSI)
Standard Policy Excess	£100
Escape of Water Excess	£500
Subsidence Excess	£1,000

Contact

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Claims

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