

MIDAS



Standard Home Insurance

Midas Standard Home Insurance is designed to provide a simple, hassle-free online solution to standard home cover, with additional extras provided as standard to give your clients that much needed peace of mind. Our Standard Home Insurance is underwritten by Zurich Insurance Company Ltd and is available to a select network of Brokers via the Open GI and Acturis platforms.

Cover includes, but is not limited to:

- Sets and suites cover, including damaged items
- Student contents cover
- Loss of keys and lock replacement
- Visitors personal possessions up to £500
- Business equipment cover
- Accidental damage to fixed glass and sanitary wear
- 60 days personal possessions cover worldwide

Key Product Features

Key product features are detailed below:

Cover	Limits
Buildings	
Maximum Sum Insured	£1,000,000
Standard Compulsory Excess	£100
Escape of Water Excess	£500
Subsidence Excess	£1,000
Trace & Access	£5,000
Temporary Accommodation	20% of the Buildings Sum Insured
Unoccupancy Limit	60 Days
Property Owners Liability	£2million
Contents	
Maximum Sum Insured	£150,000
Standard Compulsory Excess	£100
Escape of Water Excess	£500
Valuables Limit	30% of the Contents Sum Insured
Valuables Single Item Limit	£2,000
Student Cover (away from the Home)	£5,000 (£1,000 SAL)
Unoccupancy Limit	60 Days
Business Equipment Cover	£10,000
Occupiers and Personal Liability	£2million
Employers Liability	£5million
Personal Possessions	
Standard Compulsory Excess	£100
Basis of Cover	Worldwide cover for 60 days
Unspecified Single Item Limit	£2,000

Contact
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Claims
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