

Holiday Homes

Designed to cater for Weekend or Holiday Homes in the UK.

- Weekend or holiday homes used by family and friends
- Holiday homes used for holiday lets
- Buildings cover for individual flats (subject to maximum 30 flats to a block)
- Holiday park chalets
- Properties owned in company names (subject to there being a maximum of 10 properties)

Policy cover includes, as standard:

- Accidental damage cover including by tenant
- Loss of hiring charges
- Property Owners Liability and Personal legal liability (both up to £5 million)
- Liability cover up to £10 million for injuries to domestic employees
- Emergency travel up to £1,000 in any one period of insurance

Trading options

- Manual submission
- Quote & Buy portal
- 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	Max sum insured	£1m (Higher limits available on referral)
	Standard compulsory excess	£100
	Escape of water excess	£500
	Subsidence excess	£1,000 as standard (Higher amount may apply depending on subsidence area or claims history)
	Property Owners Liability	£5m
	Accidental damage by tenant	Yes
	Trace and Access	£5,000
	Temporary accommodation/ Loss of hiring charges	Each covered up to 20% of the buildings sum insured in any period of insurance
	Emergency access	Up to the buildings sum insured
	Fixed glass and sanitary fittings	Up to the buildings sum insured
Contents	Metered water and oil	£1,000
	Max sum insured	£80,000 (Higher limits available on referral)
	Standard compulsory excess	£100
	Escape of water excess	£500
	Replacement locks	Up to the contents sum insured
	Pedal cycles and accessories	£250
	Temporary Accommodation	Up to 10% of the contents sum insured
	Metered Water and Oil	£1,000
	Garden Contents	£750
	Food in Freezers	£1,000