



# MIDAS

## Crown Home Insurance

Midas Crown Home Insurance is a non-standard, sums insured product, underwritten by Axa. It is accessible to brokers on;

- CDL
- SSP
- TGSL
- Midas Broker Portal

Crown is available on the following risk types;

- Criminal Convictions
- Previous Bankruptcy, CCJ's and IVA's
- Previously Flooded Properties
- Properties suffered from previous subsidence
- Business Use at the Home
- Properties Undergoing Building Works
- Previous Terms Applied/Cover Refused
- Non-Standard Construction, including Thatch
- Unusual Property Types eg. Lighthouse conversion
- Previous Claims History
- Extended Unoccupancy
- Unoccupied Properties (3 levels available)
- Paying Guests/ B&B/ Lodgers

### Contact

0330 123 5744  
gbhomereferrals@midasuw.com

### Claims

0330 123 5745  
claims.info@midasuw.com

## Key Product Features

Midas Crown caters for niche risks where competitive quotes via the standard market are not available. Key product features are detailed below

Cover	Limits
Buildings Sum Insured	Up to £1,000,000 (Higher on referral)
Contents Sum Insured	Up to £100,000 (Higher on referral)
Unoccupancy Period	30 Days
Property in the open	Up to £1,000
Money & Credit Card	Up to £500
Replacement Locks	Up to £1,000
Freezer Contents	£750
Students Contents	Up to £5,000
Valuables within Contents	50% of Contents Sum Insured (CSI)
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 Buildings Sum Insured (BSI)
Trace & Access	£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
Standard Policy Excess	£200
Escape of Water Excess	£500
Subsidence Excess	£1,000

### Minimum Premium

- Let / Unoccupied = £145.60 Incl IPT
- All other occupancy = £246.50 Incl IPT

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