

MIDAS

Jewel Home Insurance

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

Jewel is suitable for 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
- 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

Contact

0330 123 5744
gbhomereferrals@midasuw.com

Claims

0330 123 5745
claims.info@midasuw.com

Key Product Features - Acturis

Midas Jewel 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	£1,000,000 blanket cover (Higher limits available on referral)
Contents Sum Insured	£100,000 blanket cover (Higher limits available 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	£30,000 or 50% of the sum insured (whichever 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 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 (CSI)
Standard Policy Excess	£100
Escape of Water Excess	£500
Subsidence Excess	£1,000

Minimum Premium

- Buildings or Contents only £151.20 Incl IPT
- Combined £218.40 Incl IPT



Key Product Features - Open GI

Midas Jewel 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 - £500,000 blanket cover, above £500,000 cover provided on a sum insured basis (Higher limits available on referral)
Contents Sum Insured	Up to £100,000 - £60,000 blanket cover, above £60,000 cover provided on a sum insured basis (Higher limits available 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 the sum insured
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 (CSI)
Standard Policy Excess	£100
Escape of Water Excess	£500
Subsidence Excess	£1,000

Midas Underwriting Ltd. Registered Office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire DN4 5PL. Registration No. 4040230 Authorised by the Financial Conduct Authority.