



MIDAS

Landlords Insurance

Midas Landlords Insurance is a sums insured product, underwritten by Axa and accessible to brokers on on the CDL and TGSL platforms.

The policy can cover the following tenant types;

- Professional
- Retired
- Families
- Students
- Benefit assisted/ DSS

And will quote on the following risks;

- Criminal Convictions
- Previous Bankruptcy, CCJ's and IVA's
- Properties suffered from previous subsidence
- Previous Terms Applied/Cover Refused
- Non-Standard Construction
- Previous Claims History
- Unoccupied Properties (awaiting tenants)
- HMO's (up to 5 occupants)

Contact

0330 123 5744
gbhomereferrals@midasuw.com

Claims

0330 123 5745
claims.info@midasuw.com

Key Product Features

Midas Landlords caters for let properties, where non-standard characteristics affect the ability to obtain a competitive quote via standard markets. Key product features are detailed below

Cover	Limits
Buildings Sum Insured (CDL)	Up to £1,000,000 (Higher on referral)
Buildings Sum Insured (TGSL)	Up to £1,000,000 (£500,000 blanket cover, above £500,000 cover provided on a sum insured basis)
Contents Sum Insured	Up to £50,000 (Higher on referral)
Unoccupancy Period	60 Days
Property in the open	Up to £250
Replacement Locks	Up to £1,000
Theft from Outbuildings	Up to £1,000
Loss of rent	Up to 20% of Buildings Sum Insured
Trace & Access	Up to £5,000
Alternative Accommodation (Buildings)	Up to 20% of Buildings Sum Insured
Accidents to Domestic Staff	Up to £10,000,000
Property Owners Liability	Up to £2,000,000
Standard Policy Excess	£200
Escape of Water Excess	£500
Subsidence Excess	£1,000

Minimum Premium

- Buildings only £106.40 Incl IPT
- Contents only N/A
- Combined £117.60 Incl IPT