

MIDAS

Royal Home Insurance

Midas Royal Home Insurance is a Mid Net Worth product underwritten by Axa and is accessible to brokers on the TGSL platform.

Midas Royal caters for the following property risk types;

- Business Use from the Home
- Non-Standard Property Types eg. chapel conversion, lighthouse, barn conversions
- Non-Standard Construction eg. 100% flat roof, cob construction
- High risk postcode areas
- Properties suffering from previous subsidence
- Extended Unoccupancy
- Unoccupied Properties
- Building Works
- Holiday Homes (own use and commercial)
- Let Properties (let to family and professionals only)
- Lodgers
- Listed Properties/Properties Constructed Pre 1850



Contact

0330 123 5744
gbhomereferrals@midasuw.com

Claims

0330 123 5745
claims.info@midasuw.com



Key Product Features

Midas Royal caters for higher sums insured and offers cover for loss or damage to contents in the home and anywhere in the world. Key product features are detailed below

Cover	Limits
Buildings Sum Insured	£250,000 minimum BSI, £2,000,000 maximum BSI (Higher on referral)
Contents Sum Insured	£75,000 minimum BSI, £750,000 maximum BSI (Higher on referral)
Unoccupancy Period	60 Days
Property in the open	£25,000 or 10% of CSI (whichever is greater)
Money & Credit Card	£5,000 / £25,000
Replacement Locks	Up to the sum insured
Freezer Contents	Up to the sum insured
Students Contents	Up to £15,000
Valuables within Contents	As specified on the Schedule
Valuables Single Item Limit	£10,000
Personal Possessions Single Item Limit	n/a
Theft from Outbuildings	Up to the sum insured
Business Equipment	Up to £15,000
Loss of rent	Up to 36 months
Trace & Access	Up to £25,000
Alternative Accommodation	Up to 36 months
Occupiers Liability	Up to £5,000,000
Accidents to Domestic Staff	Up to £10,000,000
Property Owners Liability	Up to £5,000,000
Tenants Liability	Up to £1,000,000
Standard Policy Excess	£250
Escape of Water Excess	£500
Subsidence Excess	£1,000