

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)
- Non-standard construction types
- Holiday park chalets
- Properties owned in company names

Policy cover includes, as standard:

- Accidental damage cover including by tenant
- Loss of hiring charges
- Liability cover up to £5million
- Liability cover up to £10million 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
	Standard compulsory excess	£100
	Escape of water excess	£500
	Subsidence excess	Variable
	Property Owners Liability	£5m
	Unoccupancy	60 days
	Accidental damage by tenant	Yes
	Trace & access	£5,000
	Alternative accommodation / loss of rent	Up to 20% of the buildings sum insured
	Emergency access	Up to the buildings sum insured
Contents	Fixed glass and sanitary fittings	Up to the buildings sum insured
	Metered water and oil	£1,000
	Max sum insured	£250,000
	Standard compulsory excess	£100
	Escape of water excess	£500
	Replacement locks	Up to the contents sum insured
	Pedal cycles	£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	