





Residential Property

Broker Guide

Simple and efficient placement

Modus are an award-winning insuretech MGA, specialising in delivering niche underwriting solutions for both standard and non-standard property risks.

All of our products are now available online at trymodus.com:

- Fully automated acceptance with NO underwriting referrals
- Quote available after just five initial questions
- Access policy documents immediately, including individual property certificates
- Negotiate prices online with an immediate response
- Policy adjustments, cancellations and renewals all transacted online

Looking for an easy solution? Try Modus.

There is no minimum premium commitment to become a Modus agent.

Call us on **0345 437 0361** or email **enquiries@modusunderwriting.com** to arrange an agency, or visit our website.

One-click optional covers

- Terrorism extension, including nondamage business interruption
- Legal expenses cover, including tenant eviction costs

Tailor to your clients' needs

- 3, 6 or 12 months cover period options
- Adjust policy limits, or add additional covers, online

Wide footprint for standard and non-standard risks

- Occupied or unoccupied properties
- Single property or multi-location portfolios
- Buildings sum insured up to £2,000,000
- Non-standard construction
- Any tenant type, including students and benefits-assisted
- Customers with a poor financial history or conviction

'Best of breed' policy cover

- A+ rated capacity
- AD & Subsidence automatically included
- 20% loss of rent provided as standard
- Full or restricted cover options for unoccupied properties breaches included
- Loss or damage to your premises keys
- Refer to the IPID for more details on policy cover