

# Unoccupied Commercial Property

BROKER GUIDE

## Simple and efficient placement

Modus are an award-winning insurtech 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](https://trymodus.com):

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

## Looking for an easy solution? Try Modus.

Call us on **0345 437 0361** or email [enquiries@modusunderwriting.com](mailto:enquiries@modusunderwriting.com)

## One-click optional covers

- Legal expenses cover up to £100,000, 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

- Buildings sum insured up to £2,000,000
- Non-standard construction
- Renovations – cosmetic and minor structural
- Landlords with a poor financial history or conviction
- Premises that have been unoccupied for up to 5 years
- Premises must not have previously been a licensed premises

## Policy cover

- A+ rated capacity
- Fire, lightning, explosion, aircraft and subsidence cover as standard
- Optional cover extension which adds the perils of flood, impact, malicious damage, riot and civil commotion and storm
- Customer support helplines for legal issues and cyber breaches included
- Loss or damage to your premises keys
- Refer to the IPID for more details on policy cover