

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:

- 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

Wide footprint for standard and non-standard risks

- Buildings sum insured up to £6.000.000
- 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

Tailor to your clients' needs

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

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
- Legal expenses cover up to £100,000 included as standard
- Refer to the IPID for more details on policy cover

Looking for an easy solution? Try Modus.

Call us on **0345 437 0361** or email **enquiries@modusunderwriting.com**