



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, including individual property certificates
- Negotiate prices online – with an immediate response
- Policy adjustments, cancellations and renewals all transacted online

Wide footprint for standard and non-standard risks

- Occupied or unoccupied properties
- Single property or multi-location portfolios
- Buildings sum insured up to £6,000,000
- Includes blocks of flats
- Non-standard construction
- Any tenant type, including students and benefits-assisted
- Landlords with a poor financial history or conviction

Tailor to your clients' needs

- 3, 6 or 12 months cover period options
- Adjust policy limits, or add additional covers, online
- Multiple locations and portfolios can be quoted

'Best of breed' policy cover

- A+ rated capacity
- AD & Subsidence automatically included
- 20% loss of rent (24 month indemnity period) provided as standard
- Full or restricted cover options for unoccupied properties
- £5,000 landlord contents included as standard
- £10,000 cover for damage to your buildings caused by your tenant for cultivating drugs
- £50,000 trace and access cover
- £25,000 cover for unauthorised use of electricity/gas/water
- Loss or damage to your premises keys
- Optional Employers Liability cover
- 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