



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

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

Call us on **0345 437 0361** or email [enquiries@modusunderwriting.com](mailto:enquiries@modusunderwriting.com) to arrange an agency, or visit our website.

## Looking for an easy solution? Try Modus.

### The Cyber Crisis

In 2018, more than a third of UK businesses suffered a cyber breach, yet only 3% of small businesses bought cyber insurance\*.

Modus provide a cyber helpline to all customers, in addition to the option to purchase cyber incident response cover.

\* Business Emergency Resilience Group, 2019

### Identity fraud on the increase

In 2018, Cifas members reported over 189,000 cases of identity fraud\*, an increase of 8% over 2017.

Residential landlords are especially vulnerable when letting a property to tenants, or when a property is left vacant.

Modus provide cover automatically with all policies.

Our cover includes ID Fraud support up to £25,000 and assistance following a cyber attack, including restoration of your devices and credit monitoring following a cyber attack

\* Cifas report, 2019

### Wide footprint for standard and non-standard risks

- Occupied or unoccupied properties
- Single property or multi-location portfolios
- Buildings sum insured up to £750,000
- 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
- Customer support helplines for legal issues and cyber breaches included
- Loss or damage to your premises keys
- Refer to the Policy Summary for more details on policy cover

### Tailor to your clients' needs

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

### One-click optional covers

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