



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

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.

Looking for an easy solution? Try Modus.

Policy cover

- A+ rated capacity
- Three cover level options for unoccupied properties
- Loss or damage to your premises keys
- Trace and access costs and expenses up to £10,000
- Replacement locks following theft of keys, up to £2,500
- Refer to the IPID for more details on policy cover

Identity theft on the increase

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

Property owners are especially vulnerable when letting a property to tenants, or when a property is left vacant.

Modus provide cover automatically with all policies.

The Identity Theft section offers protection for legal fees and costs for the insured to resolve disputes and potential liabilities or loss arising from personal and personal vehicle identity theft.

* Cifas report, 2019

Short-term cover to meet clients' specific needs

- Properties awaiting sale
- Properties undergoing probate
- Properties being renovated
- Short-term holiday lets
- Cover available from 1 to 28 days

Wide footprint for standard and non-standard risks

- Occupied or unoccupied properties
- Buildings sum insured up to £500,000
- Non-standard construction
- Renovations up to £50,000
- Any tenant type, including students and benefits-assisted