

## 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](http://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

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.

### 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

### 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

## Wide footprint for standard and non-standard risks

- Buildings sum insured up to £2,000,000
- Non-standard construction
- Renovations – cosmetic and minor structural
- Customers with a poor financial history or conviction

## 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 breaches included
- Loss or damage to your premises keys
- Refer to the IPID for more details on policy cover