

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.

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.

* 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.

* 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

Policy cover

- A+ rated capacity
- Three cover level options for unoccupied properties
- £25,000 ID Fraud cover automatically included
- Customer support helplines for legal issues and cyber breaches included
- Refer to the Policy Summary for more details on policy cover