

Who is Modus?

Modus is an independently owned MGA (managing general agent), established in 2015 as a data-driven, digital insurance provider by a team of underwriting and e-trading professionals.

We have successfully united traditional insurance disciplines with cutting-edge technology to offer fully automated, e-traded innovative insurance products and solutions for our partner brokers.

Modus only distribute products via UK based, FCA authorised insurance intermediaries, and do not sell directly to the public so no conflict with our broker's distribution.

Modus Landlord's Insurance

The **Modus Landlord's Insurance** product includes cover for:

- Buildings – up to £500,000
- Contents – up to £100,000
- Rent Receivable – 25% of the Buildings sum insured (when Buildings is selected)
- Public Liability - £2,000,000 Limit of Indemnity
- Identity Fraud - Advisers costs arising from identity fraud up to £25,000
- Cyber support helpline

The **Modus Landlord's Insurance** product is competitively rated with a wide acceptance footprint designed to cover a range of residential let and unoccupied properties, policyholders, and tenant types without the need for referral to underwriter. These include:

- Homes with up to six bedrooms
- Tenanted properties – all tenant types
- Unoccupied properties – full cover
- Non-standard construction
- 100% Flat Roof
- Listed or protected buildings
- Properties undergoing works and refurbishments up to the value of £50,000
- Policyholders with previous claims

The Modus product is supported by UK based claims teams that dedicated to providing an excellent level of customer service throughout the lifecycle of any claim.

All quotes are guaranteed with no referrals enabling brokers to capitalise on conversion whilst reducing expenses by removing the frictional costs related to referrals to an underwriter.