



## Modus Landlord's Insurance

Features	Modus Position
<b>Policy Covers</b>	<ul style="list-style-type: none"> <li>• Buildings and Contents</li> <li>• Buildings only</li> <li>• Contents only</li> </ul>
<b>Buildings Sum Insured</b>	<ul style="list-style-type: none"> <li>• Up to £500,000</li> </ul>
<b>Contents Sum Insured</b>	<ul style="list-style-type: none"> <li>• £5,000 as standard</li> <li>• Up to £100,000</li> </ul>
<b>Rent Receivable</b>	<ul style="list-style-type: none"> <li>• 25% of the buildings sum insured as standard and up to 12 MIP</li> </ul>
<b>Alternative Accommodation</b>	<ul style="list-style-type: none"> <li>• 20% of the buildings sum insured as standard and up to 12 MIP</li> </ul>
<b>Property Owners Liability</b>	<ul style="list-style-type: none"> <li>• £2,000,000 Limit of Indemnity as standard</li> </ul>
<b>Identity Fraud</b>	<ul style="list-style-type: none"> <li>• ID Theft £25,000 any one claim</li> <li>• Cyber Support Helpline</li> </ul>
<b>Occupancy</b>	<ul style="list-style-type: none"> <li>• All Tenant Types including:</li> <li>• Professional/Working</li> <li>• Retired</li> <li>• Benefit Assisted</li> <li>• Unemployed but not Benefit Assisted</li> <li>• Students</li> <li>• Asylum Seekers</li> <li>• Let to Family Members</li> <li>• Let Holiday Home</li> <li>• Unoccupied – Full Cover</li> <li>• Unoccupied – Restricted Cover (Refer to Assurant)</li> </ul>

Features	Modus Position
Unoccupied	<ul style="list-style-type: none"> <li>Full Cover (except for those undergoing renovation)</li> </ul>
Theft & Malicious Damage by Tenants	<ul style="list-style-type: none"> <li>£10,000 as standard for risks Let to Family Members, Professional, Working and Retired Tenants</li> </ul>
Property Type	<ul style="list-style-type: none"> <li>Most property types</li> </ul>
Flat Roof %	<ul style="list-style-type: none"> <li>Up to 100% Flat Roof</li> </ul>
Year Built	<ul style="list-style-type: none"> <li>Risks built after the Year 1800</li> </ul>
Listed and Protected	<ul style="list-style-type: none"> <li>Grade 2, Grade B and Grade C(S)</li> <li>Preservation Order</li> <li>Protected</li> </ul>
Claims	<ul style="list-style-type: none"> <li>Risks with previous losses up to £10,000 during the past three years. (3 or more claims in this period will decline)</li> </ul>
Renovations & Contract Works	<ul style="list-style-type: none"> <li>Up to a value of £50,000</li> </ul>

Excesses	Let to Family Members / Professional / Working / Retired Tenants	Unoccupied Full Cover (excluding properties undergoing works)	Let to any other Tenant Type
Escape of Water/Oil	£500	£500	£500
Subsidence	£1,000	£1,000	£1,000
All other losses	£100	£250	£250

