



Simple and efficient placement

Modus are an award-winning insurtech MGA, specialising in delivering niche underwriting solutions for UK properties with an increased flood excess or total flood exclusion.

All of our products are now available online at trymodus.com:

- Fully automated acceptance with NO underwriting referrals
- Quick Quote available
- Access policy documents immediately
- Policy adjustments, cancellations and renewals all transacted online

Protect Your Clients from Rising Flood Risks

Flooding devastates communities, rips away livelihoods and causes horrific economic and psychological damage.

There are currently over **6 million properties across the UK in areas at risk of flooding from rivers, the sea and surface water.**

This is expected to rise to around 8 million by 2050, which would mean **one in four** properties in England could be at risk.

Flooding is rising. So is our protection.

- Cover is available where a primary property policy has a flood excess or exclusion applied
- Select the level of cover required from £500 to £100,000
- Flood cover from the ground up
- Covers surface water, river and coastal flooding
- Single property or multi-location quotes
- All UK locations
- A+ rated capacity

Optional Flood Alert Warnings

For properties in England, Modus can send notification emails when the Met Office status of a postcode changes to 'Flood Warning' or 'Severe Flood Warning'

Looking for an easy solution? Try Modus.

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.