

# Predict and prevent

Sensor Solutions by HSB™





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powered by meshify™

# **Sensing danger**

Undetected water leaks, frozen pipes, humidity or temperature changes cause costly property damage to residences and businesses of all sizes. Water and mold damage alone cost insurance companies \$2.5 bn a year in claims\*.

Sensor Solutions by HSB™ uses commercial grade sensors to minimize damage by sensing potential issues and sending alerts before small problems become big ones. According to satisfied users, there's a 200% potential ROI on using this sensor system.

## Why choose Sensor Solutions by HSB?



Uses cellular technology. State-of-the-art LoRaWAN technology is more reliable and secure than Wi-Fi used by other providers.



Data you can use. You have free access to aggregate program data from all your sensor users to give you insights into risks and user behaviors. Other providers don't have data or will charge for it.



Installation support. HSB provides multiple options for installation depending on the solution provided.



Sensor Support. Insureds can talk to a U.S.-based team if they have questions. The primary contact at the location will receive a call if the alert needs immediate attention. Other providers lack " live" support.



Minimizes false alerts. HSB's proprietary algorithms enable sensors to know when there's a safe change in conditions (e.g., routine freezer defrosting) and won't send an alert, while other systems will.



Backed by Munich Re. Sensor Solutions by HSB is backed by one of the largest reinsurers in the world, known for its strength and stability. It will be there for the long haul when others aren't.

# **Sensor Solutions provide**

Scalable solutions. Whether your customer has a home, or a business with one or multiple buildings, we can work with you to accommodate the need.

A comprehensive program. We'll tailor sensor systems to meet your customers' specific needs, including program design, logistics, installation and customer support, marketing, and day-to-day management.

Diverse Business Models. We offer diverse business models not only to help mitigate risk but to help with your bottom line.

# 24/7 monitoring for multiple conditions

### **HSB's sensor technology is used to detect:**



leaks

Freezing



temperatures



Frozen pipes

Heating

system

failure



Power outages



# What's in it for your customers?

#### **Customers enjoy big benefits with Sensor Solutions by HSB.** The program:

Helps prevent damage

• Can reduce or avoid expensive, disruptive claims

Prevents downtime

- Provides 24/7 monitoring and support
- Keeps data cyber safe by using cellular technology
- Is there when the insured can't be

# **How Sensor Solutions by HSB works**



#### Sensors

Connected sensors are easily installed with or without professional installation.



Water





#### Secured cloud

The use of a secured cloud and a separate cellular gateway keeps data safe and helps maintain the security of the insured's wireless network.



#### **Cellular tower**

This LoRaWAN specialty network enables sensors to be placed where traditional cellular and WiFi signals cannot be reached.



#### **Gateway**

A low-power, long-range wireless gateway connects the sensors to a secured cloud, transmitting information to Sensor Support. If power is lost, the battery backup ensures the gateway will continue to operate and transmit data.



#### Alerts

Your insureds will receive alerts via text message when there is an issue that needs to be addresed, which means no one needs be on-site to hear" an alarm. In addition, Sensor Support will call if an issue is severe and could result in a loss if not resolved.



In the case of a pipe leak, insureds can remotely turn off the flow of water through the Meshify Protect app.