



# **Safeco's suggestions for water mitigation device options**

**Safeco** Insurance™

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Water claims are an issue for agents and customers alike. They are the second most frequently filed homeowners claim\* and can devastate an agent’s loss ratio. Valuable personal property is often damaged or destroyed. What’s more, the disruption caused can take months to repair. But there’s good news! Most water losses are avoidable through preventative steps and advances in technology. Safeco has made it easy for agents and customers by reviewing some new solutions to this age-old problem. Depending on your housing situation, here are some solutions we think you’ll love.

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## Apartment dwellers and condo owners – Fibaro Flood Sensor (\$27)

### Customer considerations

These users are primarily concerned with their possessions and aren’t really looking for leaks in the walls of their homes. A DIY solution is best since these users typically don’t want to make costly, permanent alterations to their plumbing. In an apartment or condo, chances are good that there are only a few places where a water leak could happen and that limits the number of point of loss sensors needed to cover the whole home. There is also little worry with the strength of the SmartHome hub signal being able to reach all of the sensors throughout the home, because the overall square footage tends to be smaller. This device is ideal for a user in an apartment or smaller home where fewer sensors will be needed to cover all potential water leaks and SmartHome hub coverage is strong.

### Device

The battery-powered Fibaro water leak detection device connects to either a SmartHome Z-Wave hub or an Apple HomeKit hub. It has an audio and visual alarm and will send alerts to the user’s smart phone through an app. With a two-year battery life, there is very little to worry about with this device. The Fibaro can also monitor temperature and motion. It can detect when it’s been tampered with (in case the kids/pets kick it around) and send an alert to the phone app. The integration with the SmartHome hub means it can pair with a secondary water mitigation device that simply shuts off the water if a leak is detected.

BENEFITS	LIMITATIONS
SmartHome hub integration makes it more useful than a stand-alone device.	No automatic water shutoff, so someone will need to respond.
With a two-year battery and tiny form factor, the device can be placed anywhere, despite electric outlet locations.	SmartHome hub (Z-Wave/HomeKit) coverage may not extend where the device is needed.
It floats – so it can continue to send a signal after an area is flooded.	The device only detects leaks where they happen (i.e. under a sink), so you will need to purchase a number of these to have full home coverage.
As soon as a problem is detected, the device will sound an audio alarm and will send an alert to your smartphone.	After about two years, the battery will need replacing.

**Non-SmartHome Hub Users** – SEE ALSO Honeywell Water Leak and Freeze Detector (\$59). This stand-alone Wi-Fi device with a super battery life of three years uses both an audio alarm and an app alert in the event of a water leak. A unique feature of the Honeywell is its four-foot long water sensor that covers a much larger detection area. For the user who doesn't have a SmartHome hub and doesn't want any other connected home devices, this is a great way to go.

**Single-family home renters and price-sensitive customers – Streamlabs™ SmartHome Water Monitor (\$199)**

**Customer considerations**

Professional installation of a whole home device is effective, but can be expensive, and not all customers want that additional up-front cost. In this case, a DIY whole home sensor can be the right solution. Larger than multi-family residential, a single-family home could require so many water sensors that the cost of the sensors exceeds the price of a more comprehensive solution, and there is a concern that the home's wi-fi signal might not be strong enough to reach all the sensors throughout the home. This device is ideal for a user in a newer, larger home where Wi-Fi coverage is strong and outlets may be available near the water main pipe. If more than four stand-alone sensors will be needed to cover all potential water leaks, then this option may be more cost-effective.

**Device**

The StreamLabs device installs by clamping onto a water main supply pipe and listening using ultrasonic sound to measure the flow of water and detect any leaks that might occur. This true DIY option connects to a home Wi-Fi and does not require a SmartHome hub (although it can integrate with Nest and Alexa). The device will send alerts to a user's smart phone through a mobile app to indicate any potential leaks as well as water usage reports. The device is dependent on an outlet for power, but offers more flexible installation options that might accommodate a power source that's further away.

BENEFITS	LIMITATIONS
It doesn't require a SmartHome hub, so easier to use for those who don't have an existing SmartHome setup.	No automatic water shutoff, so someone will need to respond.
Easy DIY installation. No pipe cutting or scheduling a professional installer.	Wi-Fi coverage may not extend where the device is needed, such as in a basement.
Easy to use app monitors water usage and has Nest & Alexa control integration.	If you only need a few battery-powered sensors, this option may be more expensive than the sensors while only offering the same level of protection for your home. For example, if you need three \$30 sensors to cover your home (\$90 total) then it would be cheaper to get sensors than spend \$199 on this device.
	Needs an electrical outlet to work and most homes don't have outlets next to water mains.

## Single-family home owners or affluent customers - Flo by Moen™ water mitigation device (\$499 + installation)

### Customer considerations

A home is a huge investment for anyone, and for many customers it is worth protecting with the best technology. Homeowners might be the type of customer willing to invest in an advanced device that can head off a water claim before it begins through remote monitoring and proactive water shutoff capabilities. Also, this option might be a good fit for any customer with a second home that is not lived in full time, someone building a new home or completing a remodel, as well as anyone who has suffered a water claim in the past. This device is a great solution for anyone serious about stopping water damage as soon as it is detected. A potential drawback of Flo by Moen (Flo) is the outlet power source having to be near the water main. Many homes don't have a conveniently placed outlet and will need to either run a very long extension cord or have a contractor install a new outlet closer to the water main. This, along with professional installation of the device, should be considered among the overall costs.

### Device

The Flo by Moen water mitigation device provides valuable information about water usage in the home as well as an automatic water shutoff when a water leak is detected. When a customer uses the Flo System as intended, Flo Technologies will cover the cost of the customer's insurance deductible in the unlikely event of catastrophic water damage. (For more information, see the FloProtect™ terms and conditions.)

To use Flo by Moen, the user must have a professional install a device on their water main pipe near the manual water shutoff valve and plug it in to an electrical outlet. Flo will then measure the water flow through the device to build an algorithm based on water usage and pressure. The algorithm can help the Flo by Moen device detect when there is a leak and automatically shut off the water main in response.

BENEFITS	LIMITATIONS
For \$5 a month, customers get Flo Monitoring, which comes with a deductible waiver of up to \$2,500 in case Flo doesn't stop a water loss from occurring.	Requires a power outlet or extension cord near the installation site.
Safeco's relationship with Flo gives customers a \$125 rebate to professional installation when they purchase through their agent.	Professional installation can be expensive and time consuming.
Professional installation ensures performance and bypasses the issue of matching the device to a manual shutoff valve.	Device requires Wi-Fi, so the user may need a repeater to ensure strong signal at the point of installation.
The water monitoring feature (\$5/month) tracks how and when water is being used in the home, so users can modify their behavior to use less water and save money.	

**For outdoor water main access** – SEE ALSO Wally Prevention Bundle (\$389). The Wally Shutoff Valve requires professional installation, connects wirelessly to the included Wally hub and senses water leaks using five included sensors. The shutoff valve runs off a battery that can last up to five years and can be installed outdoors.

## Summary

No water mitigation or water leak detection device can do it all. There are pros and cons to all the devices in the market, but you can match the right device to the right type of customer. A device that works with all types of valves does not exist and the best option to date is a professionally installed device like Flo. Any device that requires an electrical outlet will always be limited in placement.

	Connections	Power Source	Water Usage Monitoring	Water Claim Ded. Rebate	Automatic Shutoff	Unique Features
Flo by Moen (\$499 + installation)	Wi-Fi	Outlet	Yes	\$2,500	Yes	\$125 install rebate if purchased through a Safeco agent; whole home sensor
StreamLabs Sensor (\$199)	Wi-Fi	Outlet	Yes			DIY pipe installation; whole home sensor
Fibaro Sensor (\$27 /each)	Z-Wave/ HomeKit	2 yr. battery				SmartHome hub integration; low priced
<b>Also Mentioned</b>						
Wally Prevention Bundle (\$389 + installation)	Zigbee	5 yr. battery			Yes	Outdoor installation; Wally hub integration; 5 sensors included in bundle
Honeywell Sensor (\$59 /each)	Wi-Fi	3 yr. battery				4' long sensor cable

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