



Saving Grace: Insurance Board Water Sensors

Insurance Board has partnered with HSB sensor technology to offer water sensors that can monitor, predict, and prevent water losses when you're not present. HSB is offering their innovative, 21st century approach to reducing water damage for our participants through the Sensor Systems by HSB program; this technology is part of the Internet of things (IoT) solutions for the insurance industry. By leveraging detailed data from sensors and local weather conditions, the program provides precise monitoring capabilities that can detect environmental changes and help to reduce or mitigate freeze and water losses.

Since Insurance Board implemented our new water sensor program, the first house of worship experienced the saving grace of water sensors less than one month after installing them! As a result of heavy rains that took place during Thanksgiving week, water began to leak into the church basement. Thankfully, the sensors detected the presence of water, and the church was notified immediately. Church members were able to identify a leak in the wall and seal it off to mitigate at least \$21,000 of damage, with no significant disruption to their ministry.

Pandemic conditions and the arrival of the freezing season leaves many buildings, particularly churches, frequently empty and more vulnerable to loss. The current pandemic has introduced a new normal where many buildings, particularly houses of worship, are sitting empty for several days. Because this church had the benefit of being notified immediately, they were spared the frustration and misery of experiencing a clean-

up during a pandemic this holiday season, as well as further disruption to their ministry.

Local Insurance Board Agent, George Hulme, from Fitts Insurance in Massachusetts stated, "While there is no good time for a loss, we are grateful the loss occurred in a church that had already signed up and installed the system. Churches want to be good stewards, and we are glad to be able to offer this technology to help them."

Over the last eight years, Insurance Board has averaged an \$18,000 water claim every two days. In order to create a cost-effective program for houses of worship of varying sizes and construction, HSB developed three sizes of customized kits. This "virtual watchdog" system is comprised of sensors placed in strategic locations to monitor facilities 24/7. The sensors are easy to install and long lasting, up to 5 years on batteries.

As they never sleep, they are always on duty to detect water, freezing temperatures, power outages, and more. The sensors deliver alerts when critical adverse conditions are detected, such as dangerously low temperatures or the presence of water. HSB utilizes proprietary algorithms and live weather data to deliver accurate and actionable alerts. Alerts are sent to a designated list of people via email, text, or phone when an adverse condition is detected. Learn more about the water sensors available through Insurance Board at <https://www.insuranceboard.org/safety-central/ib-water-sensors/> and sign up for your water sensor today.

Sign up today!