



Detect and prevent costly water damage with sensors system and automatic shutoff valves.

**Chubb's Internet of Things (IoT)
Water Loss Prevention Program**

These types of water damages can cause disruption in commercial property owners' business operations such as lost rents, relocation costs & reputational damage.

Our IoT program provides multiple benefits including:



Reduce Water Losses: business disruption, property, equipment, liability



Modernizing building: attract more clients



Saves water & energy cost



Lower maintenance costs & increase profits

At Chubb, we know from experience that nonweather interior water damage can cause significant damage to properties, with losses ranging well into millions of dollars due to burst pipes, roof leaks, overflowing toilets, and leaking equipment. Non-weather-related water damage is one of the leading causes of loss for businesses. Key findings from Chubb claims data over the past two decades include:

- Water damage was the 2nd most common cause of loss to commercial property. Fire damage losses were the leading cause of loss.
- Frequency and cost of water damage losses trends have continued to increase led by high rise commercial buildings.
- Domestic plumbing is a primary culprit of water damage in all types of commercial buildings.
- Small leaks can cause major damage if undetected, even for just a few hours.
- Non-weather related water losses make up 20% of all property insurance losses.
- \$16 Billion water damage loss due to plumbing leaks, toilet leaks, etc. for both personal and commercial lines.

Internet of Things (IoT) Sensors & Auto-Shut Off devices for Water Detection & Prevention

StreamLabs, a Chubb subsidiary can provide a wide range of water leak management solutions, including both “flow based” devices and “leak detection” sensors that monitor water leaks due to frozen pipes, pipe bursts and temperature fluctuations, and providing notifications when leaks occur.

Alerts via email and text messages can notify building management of the exact location of a leak, thereby helping avert catastrophic losses.

Buildings that do not have 24/7 maintenance staff are recommended to install the StreamLabs® Control valve that features patented ultrasonic technology for real-time water monitoring, smart leak detection, and automatic water shut-off to prevent costly water damage.

Leak detection sensor systems are wireless, battery powered and easy to install. These systems use Long Range Wide Area Network (LoRaWAN) technology to communicate with secured servers without interfering with a client's current communication channels and send alerts to 24/7 building maintenance staff or front desk security. WIFI enabled devices are also available.

“The sensor did its job! A pump which belongs to our anchor client on the lower level failed on a Friday evening. No damage because of the sensor, but if we didn’t catch it early enough, who knows what would’ve happened. So, I’d consider this a SUCCESS!”
Risk Manager of Class A Office Buildings

“By simply preventing one loss, the sensor system more than pays for itself. We highly recommend the sensor system!”
Real Estate Developer and Operator

Small leaks can become BIG PROBLEMS

Chubb’s Water Risk Mitigation Solution includes:

- 24/7 Real-time alert notification via email or text
- Customer service and technical assistance
- Web App dashboard that provides details of sensors and alert status
- Product warranty
- Installation services
- Turnkey solution for building of any kind - single family to very large commercial

Important locations to install sensors:

- Critical and high value equipment susceptible to water damage or freezing temperatures,
- Known sources of potential water release – for example: chilled water pump or hot water boilers
- Areas with heightened risk for water and temperature exposure

Water Leak Detection Sensors



Rope Sensor

- Detects the presence of water



Temperature Sensor



Point of Leak Sensor

- Monitors ambient temperature



StreamLabs® Control “Flow-based” Auto shut-off Device

- Automatic shut-off – no human intervention needed
- Detects leaks ≥ 0.1 gallons per minute
- Provides water pressure, humidity, room and water temperatures, freeze alerts & historical water usage
- Professional installation required
- Pipe size of $\frac{3}{4}$ to $1 \frac{1}{4}$ readily available



StreamLabs® Monitor

- Monitors leaks and flow rate of ≥ 0.25 gpm (no shut off capability) plus metering
- Provides room temperature freeze alerts plus historical water usage
- Easy installation – no pipe cutting require
- Pipe size of $\frac{3}{4}$ to 1 available

Contact Us

To learn more about our Water Loss Prevention Program, please contact Elaine George or your underwriter.

Elaine George CPCU, ARM, RPLU

Digital IoT Operations

1133 Avenue of the Americas, New York, NY 10036

M 718 490 9543

E elaine.george@chubb.com



Devices and products described herein are provided by various vendors including StreamLabs, a Chubb owned company. Chubb assumes no liability or responsibility for products and/or services provided by these vendors. The summaries provided herein are not an indication that insurance coverage is available under any Chubb policy for any particular incident. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.