



# Holding back water damage with quick risk detection.

**Predict. Prevent. Detect. Mitigate.**

## Target Industries

Our water sensor technology program applies to property policies in the following classes of business in select business segments:

- Class A/B Office Buildings
- Medical Outpatient
- Education
- Hospitals

## Program Overview

- **Simple Installation:** Puck-like wireless sensors are placed around the property to detect the presence of water, high humidity or freezing temperatures (no plumbing required).
- **24/7 Real-time Alerting:** Alert notifications can be sent via text, phone call or through the mobile app.
- **No Additional Cost:** This program is included in the first year of your policy provided by The Hartford. After the first year the cost will transition to you. The cost change to your policy can be estimated and discussed prior to deciding to extend the program
- **Easy Opt Out:** While we encourage policyholders to take advantage of this innovative risk mitigation offering, policyholders that do not wish to participate can opt out at their discretion.

**Water sensor technology** allows us to get ahead of water damage risk and reduce the potential for loss for owners, producers and policyholders.

It is provided at **no additional cost to policyholders** for select locations in select business segments and industries.

# The Details of Success

## Class A/B Office

### 4 Story Office Building

|                                         |                                                                                                                                                                                                                                   |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 25,297 sq. ft                                                                                                                                                                                                                     |
| <b>Loss Avoidance Event Date</b>        | January 2022                                                                                                                                                                                                                      |
| <b>Loss Avoidance Event Description</b> | The AC system in the data center had a malfunction, causing the humidifier to continuously refill and overflow. Without prompt intervention, water would have damaged the equipment in the data center as well as adjacent rooms. |
| <b>Estimated Avoided Loss Cost</b>      | \$500,000                                                                                                                                                                                                                         |

### 11 Story Office Building

|                                         |                                                                                                                                                                                                                                                                           |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 110,000 sq. ft                                                                                                                                                                                                                                                            |
| <b>Loss Avoidance Event Date</b>        | July 2022                                                                                                                                                                                                                                                                 |
| <b>Loss Avoidance Event Description</b> | Property manager received a notification about a water leak on the eighth floor. A condensate line was blocked allowing water to bypass the emergency drip pan. Potential damage to the eighth and possibly the seventh floor if the leak was not caught within 24 hours. |
| <b>Estimated Avoided Loss Cost</b>      | \$300,000                                                                                                                                                                                                                                                                 |

### 5 Story Office Building

|                                         |                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 61,614 sq. ft                                                                                                                                                                                                                                                                                                                           |
| <b>Loss Avoidance Event Date</b>        | December 2022                                                                                                                                                                                                                                                                                                                           |
| <b>Loss Avoidance Event Description</b> | Multiple water sensors alerted the property manager when a sewage line backed up from a restroom floor drain. The sensors that picked up the sewage line backup were located in the mechanical room and a smaller bathroom. They were able to get a cleaning crew out to start cleaning up the sewage before any major damage was done. |
| <b>Estimated Avoided Loss Cost</b>      | \$500,000                                                                                                                                                                                                                                                                                                                               |

### 5 Story Office Building

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 137,199 sq. ft                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Loss Avoidance Event Date</b>        | September 2023                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Loss Avoidance Event Description</b> | A flood detection device activated indicating water in the ground floor sprinkler/fire pump room. Maintenance personnel responded and found a leak in this area. Per the facilities supervisor: "They discovered quite a bit of water, but because of the alerting and quick response, there was only water on the floor that could easily be cleaned up. This would have been a big mess and potential costly loss without water sensors in place." |
| <b>Estimated Avoided Loss Cost</b>      | \$62,000                                                                                                                                                                                                                                                                                                                                                                                                                                             |

# The Details of Success

## Class A/B Office

### 13 Story Office Building

|                                         |                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 273,413 sq. ft                                                                                                                                                                                                                                                                                   |
| <b>Loss Avoidance Event Date</b>        | February 2023                                                                                                                                                                                                                                                                                    |
| <b>Loss Avoidance Event Description</b> | A flood detection device activated in a ground floor fire pump room indicating water. The cause was found to be leaking casings on the fire pump. The janitorial service cleaned up the water and there was no damage to concrete floors. potential costly loss without water sensors in place." |
| <b>Estimated Avoided Loss Cost</b>      | \$500,000                                                                                                                                                                                                                                                                                        |

### 4 Story Office Building

|                                         |                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 175,440 sq. ft                                                                                                                                                                                                                                                                               |
| <b>Loss Avoidance Event Date</b>        | March 2024                                                                                                                                                                                                                                                                                   |
| <b>Loss Avoidance Event Description</b> | It was discovered that a hot water heater tank was leaking and failing in a ground floor custodial room. The flood detection device placed in that room provided an alert and the facilities staff quickly investigated. The water heater was replaced before major flooding event occurred. |
| <b>Estimated Avoided Loss Cost</b>      | \$100,000                                                                                                                                                                                                                                                                                    |

### 14 Story Office Building

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 234,000 sq. ft                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Loss Avoidance Event Date</b>        | May 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Loss Avoidance Event Description</b> | During a very heavy rain and violent windstorm, water blew into the 5th floor and pushed water into one stairwell and nearby elevator doors and shaft. The water down the elevator shaft all the way to the ground floor. on 5th fl into elevator doors came down elevator shaft down to ground level central plant. This resulted in an inch of water in back corner and damage to elevator control panels. According to the Assistant Building Engineer. "The sensor worked as it was supposed to and alerted us of the water in the shaft" |
| <b>Estimated Avoided Loss Cost</b>      | \$500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

### 10 Story Office Building

|                                         |                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 78,303 sq. ft                                                                                                                                                                                                                                                                                                                                          |
| <b>Loss Avoidance Event Date</b>        | April 2024                                                                                                                                                                                                                                                                                                                                             |
| <b>Loss Avoidance Event Description</b> | A flood detection device placed in a 7th floor kitchen area activated and alerted the building engineering staff of a leaking filtration unit for a coffee maker. The coffee water filtration system had developed a block in the water line, causing the leak. To be proactive, the building management decided to replace all 17 filtration devices. |
| <b>Estimated Avoided Loss Cost</b>      | \$500,000                                                                                                                                                                                                                                                                                                                                              |

# The Details of Success

## Education

### Private School Campus Building

|                                         |                                                                                                                                                                                                                                                                          |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 25,297 sq. ft                                                                                                                                                                                                                                                            |
| <b>Loss Avoidance Event Date</b>        | January 2022                                                                                                                                                                                                                                                             |
| <b>Loss Avoidance Event Description</b> | A high-water usage alert triggered on a weekend in a large tutoring room and reception area. The cleaning company had left a window open and extreme cold caused a copper hot water line on an exterior wall to burst. Water was shut off at the main and line repaired. |
| <b>Estimated Avoided Loss Cost</b>      | \$1,000,000                                                                                                                                                                                                                                                              |

### School Dormitory

|                                         |                                                                               |
|-----------------------------------------|-------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 45,000 sq. ft                                                                 |
| <b>Loss Avoidance Event Date</b>        | November 2022                                                                 |
| <b>Loss Avoidance Event Description</b> | Water alert triggered by heating system circulating pump leaking in dormitory |
| <b>Estimated Avoided Loss Cost</b>      | \$2,000,000                                                                   |

### Private School Campus Building

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 26,000 sq. ft                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Loss Avoidance Event Date</b>        | February 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Loss Avoidance Event Description</b> | On Saturday evening, the facilities team received an alert from water sensors about high temperatures in the server room (105 deg) and was able to temporarily install a portable AC system until the issue was able to be resolved the following day. The IT department was using a different monitoring system that failed to notify facilities and the temperature monitoring provided by the water sensors provided early detection of what could have been a costly failure of server equipment. |
| <b>Estimated Avoided Loss Cost</b>      | \$2,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

### Private School Campus Building

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 20,000 sq. ft                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Loss Avoidance Event Date</b>        | December 2022                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Loss Avoidance Event Description</b> | Customer received a water sensor alert on a Thursday evening after they had gone home. The alarm was in the Library sewage ejector vault, a space that at best gets inspected once a week (customer was personally in the space two days prior). When the customer responded it was discovered both pumps and the high-water audible alarm had failed allowing the water level in the tank to overflow. |
| <b>Estimated Avoided Loss Cost</b>      | \$1,500,000                                                                                                                                                                                                                                                                                                                                                                                             |

# The Details of Success

## Healthcare

### 3 Story Medical Office Building

|                                         |                                                                                                                                |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 68,000 sq. ft                                                                                                                  |
| <b>Loss Avoidance Event Date</b>        | January 2023                                                                                                                   |
| <b>Loss Avoidance Event Description</b> | Water leak alert overnight in second floor mechanical/boiler room. Water from a leaking valve fitting spread to the next room. |
| <b>Estimated Avoided Loss Cost</b>      | \$250,000                                                                                                                      |

### 2 Story Medical Office Building

|                                         |                                                                                                                                                                                                                                                                     |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 14,000 sq. ft                                                                                                                                                                                                                                                       |
| <b>Loss Avoidance Event Date</b>        | February 2024                                                                                                                                                                                                                                                       |
| <b>Loss Avoidance Event Description</b> | Rainwater from a leaking roof area moved down an interior wall and activated a water sensor device near an X-Ray Generator machine. The alert notified staff, and they were able to take corrective action and protect the equipment prior to any damage occurring. |
| <b>Estimated Avoided Loss Cost</b>      | \$250,000                                                                                                                                                                                                                                                           |

### 6 Story Hospital Main Building

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 131,000 sq. ft                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Loss Avoidance Event Date</b>        | December 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Loss Avoidance Event Description</b> | A water sensor under a sink on the 5th floor break room cabinet activated and alerted staff about an active water event. If undetected, this could have resulted in a significant water damage incident. The alert helped identify the loose fitting immediately and allow for correction/repair to be completed before any further water damage could occur. This is considered a significant averted loss since the sink cabinet doors are screwed closed. The alert helped identify a greater issue throughout the facility, loose water hose fittings in similar areas. Widespread corrective action was subsequently. |
| <b>Estimated Avoided Loss Cost</b>      | \$100,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

### 2 Story Medical Office Building

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property Size</b>                    | 23,000 sq. ft                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Loss Avoidance Event Date</b>        | February 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Loss Avoidance Event Description</b> | An installed water detection sensor alerted the facilities staff to the first-floor boiler room. The staff discovered that the boiler had overfilled and was leaking out of a malfunctioning valve. The leak was ultimately traced back to the initial improper assembly and installation of the relief valve unit. The water was cleaned up, and more importantly, the boiler relief valve was taken apart and properly reassembled to prevent a potentially far more significant issue. |
| <b>Estimated Avoided Loss Cost</b>      | \$500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

For questions, email [\*\*WaterDamagePrevention@thehartford.com\*\*](mailto:WaterDamagePrevention@thehartford.com)



<sup>1</sup>Some features listed are optional through endorsement.

<sup>2</sup>Underlying general liability with The Hartford is required for umbrella coverage.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of May 2023.

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