



What you need to know about water shutoff devices

There are many automatic water shutoff devices on the market that may not adequately protect your home from water damages, despite claiming to be full-protection devices. It's important to ensure the device you select will be up to the task of keeping your home protected from serious water damage.

Selecting the right device

AIG Private Client Group offers a homeowners premium credit for qualified and properly installed shutoff devices. Qualified devices must actively monitor and protect all plumbing in your home. If a leak occurs, the device must shut the master plumbing valve. Some approved devices can also connect to the alarm system in your home.

It can be difficult to understand which devices may or may not qualify for our homeowners credit. The following devices are pre-qualified for our premium credit and satisfy our underwriting requirements. Please note that all other devices must be reviewed to ensure they meet our qualifications for any required shutoff installations or the premium credit.

<p>FloLogic www.flologic.com www.wssus.com</p>	<ul style="list-style-type: none"> • Flow-based system • 1" and 1.5" valves • System battery back-up included 	
<p>Leak Defense www.leakdefensesystem.com www.wssus.com</p>	<ul style="list-style-type: none"> • Flow-based system • Larger sized valves • Wired or Wi-Fi controls and web app available 	
<p>AquaTrip www.wssus.com</p>	<ul style="list-style-type: none"> • Flow-based system, with sensor add-on ability • Wired or portable controls • Displays continuous water usage • System battery included 	
<p>Water Cop www.watercop.com www.wssus.com</p>	<ul style="list-style-type: none"> • <u>Sensor-only</u> based system (less effective than flow-only or flow and flow/sensor systems) • Usually requires at least 15-35 sensors for high-end homes (one for each water point) • Number of sensors and placement determines eligibility for credit 	

WATER DAMAGE PREVENTION

We surveyed our policyholders who had water shutoff devices installed within the last three years and 92% of respondents said they would install one again. Over a quarter reported that the device has already caught a leak.

Loss prevention device allowance

Installing an automatic water shutoff device might not have been something you considered until you experienced the inconvenience that comes with a water damage claim in your home. The good news is we can help you prevent it from happening again.

If you suffered a water damage claim due to plumbing or appliances, you may be eligible to receive \$2,500 to install an automatic water shutoff device as part of your AIG Private Client Group Homeowners policy.

Once approved by your claims adjuster, our partner vendor, Water Security Solutions (www.wssuss.com), can guide you through the process of determining which device best suits your home; work with your plumber, or find a qualified plumber to install the device; provide appropriate certification to AIG to apply any eligible credits, and continue with post-installation assistance as needed.

For more information, please contact your independent insurance advisor or AIG Private Client Group's water damage mitigation specialist Anne Martin at 203-249-3274.

