

Early Warning System for Your Clients

Sensor Systems

by HSB



An Innovative Solution

EMC Insurance Companies has partnered with HSB to bring our agents and policyholders a valuable early warning system designed to reduce the frequency and severity of losses, detecting and diagnosing risks before they cause problems.

The system uses sensors to monitor operating conditions 24/7. Your clients will receive a risk alert if a potential threat is detected, such as high or low temperatures or power loss. The alert allows them to take action to help prevent or mitigate damage and disruption.

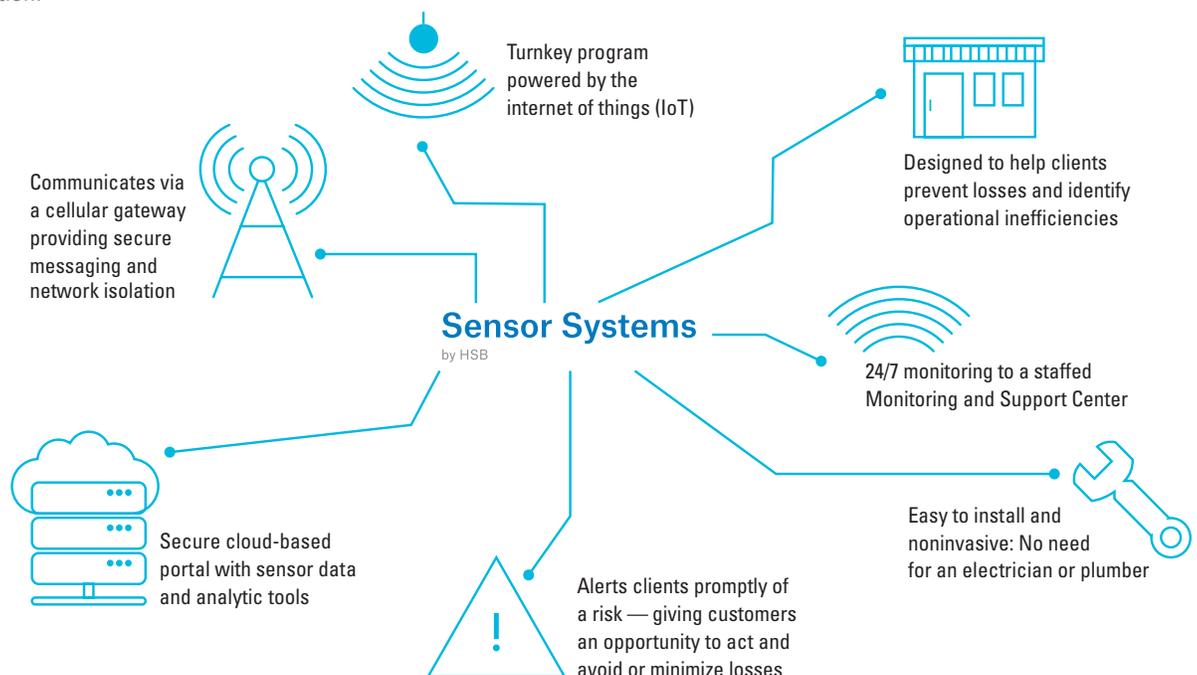
The Warning Signs of Impending Loss

Undetected risks cost businesses millions in damages and disruptions every year, but most of these losses could be prevented with early identification and action.

Changes in temperature, humidity and water accumulation can be warning signs of trouble. But without the means to detect these changes, losses are almost inevitable, especially during off-hours when a building is unoccupied.

Offer Value, Expect Results

Sensor Systems by HSB gives you the opportunity to start a conversation with your clients. You can elevate your client relationships by offering them tools to reduce and avoid losses, maximize uptime and efficiency, and improve operations. You may also have the opportunity for increased profitability through claims reduction and improved client retention.



Sensor Systems

by HSB Frequently Asked Questions

This innovative service involves placing sensors in key locations and monitoring them 24/7. When the sensors detect an adverse condition, an alert is sent to your client to take action to protect their property or goods from damage.

What equipment is used?

EMC Insurance Companies has partnered with HSB to develop wireless, noninvasive, easy-to-install sensors that can monitor for temperature, presence of water and humidity. The sensors communicate with the Monitoring and Support Center through a cellular gateway.

What losses can be prevented?

Temperature sensors can detect failures in refrigeration equipment or conditions that could lead to frozen pipes. Water sensors can detect the presence of moisture and mitigate the damage to the building and equipment.

What is the Monitoring and Support Center?

The Monitoring and Support Center is an around-the-clock technical and customer service center that receives the sensor data and notifies the appropriate contacts if a potential risk is indicated.

How will this program benefit my clients?

Sensors act as a “virtual watchdog” when your clients are not on-site and send an alert when there are signs of a pending problem so it can be fixed before damage occurs. For example, if a sensor detects a steady rising temperature in a refrigeration unit, a notification may allow your client the time to prevent spoilage or minimize its impact.

How will this program benefit my agency?

This program gives you the opportunity to have more interaction with your client outside of a claim or annual renewal. By helping your clients prevent claims, you may see better client retention or higher profit share.

How are participants for this program selected?

Good candidates for this program are clients who may have recently experienced (or would like to avoid) temperature- or water-related losses such as spoilage or burst pipes.

Where are these sensors installed?

An easy-to-follow installation guide is included with the sensors. It details how to select the best location for each type of sensor.

Do my clients have to monitor their sensors?

No, our monitoring service is automatic and vigilant. If the sensors detect signs of a problem, an alert will be sent immediately. Your clients do need to identify a contact person that will respond to alerts.

What happens if there is an alert?

When an alert occurs at your client’s facility, a text or email notification is sent to the designated contact person.

If conditions are severe, the Monitoring and Support Center will call the contact person directly.

When notified of an urgent condition, your client should review the notification and take appropriate action to remedy the situation.

Can my clients check the data measured by their sensors?

The sensors constantly transmit data to a secure remote location using a cellular gateway. Your clients can check current data, such as temperature, using a convenient mobile app. They can also review data through an internet portal.

What if the power goes out?

The sensors are battery powered and the gateway is equipped with a battery backup. If there is a power outage, your client will receive an alert letting them know that the gateway is using backup batteries. They will also receive an alert when power is restored to the gateway.

How much does the monitoring program cost?

The program follows an attractive cost-sharing model. EMC policyholders can lease equipment from HSB at a subsidized rate of \$924/year for each kit. After the first year, this rate is further reduced to \$612/year for each kit. These rates are lower than the typical deductible.

Enroll in Sensor Systems

Policyholders can log in to Commercial Policyholder Access and click the Building Sensors button on the landing page.

Get help registering for Commercial Policyholder Access by calling EMC’s IT Support team at 877-249-0581.

