

# Early Warning System for Your Business

EMC Insurance Companies has partnered with Hartford Steam Boiler (HSB) to offer a building monitoring service that helps protect your organization. Sensor Systems by HSB monitors your facility 24/7 and alerts you whenever conditions suggest trouble.



## Sensor Systems

by HSB

### Signs of Trouble

Environmental threats can disrupt your operations during off-hours when your building is empty. A heating or cooling system failure can lead to frozen pipes or overheating. A power failure can cause mechanical systems, such as refrigeration units, to shut down. In addition to the mechanical damage and food spoilage, additional water or electrical damage could leave you scrambling.

Your insurance may pay for damage caused by some of these environmental threats, but there's more at stake than just your physical building or overhead costs. Will there be an interruption in service that impacts the people who depend on you? How long will that interruption last?

Sensor Systems by HSB helps prevent the incidents that may cause damage and interruption, so you're free to focus on your business.

### How It Works

Specially-designed sensors are placed in strategic locations (e.g., in refrigerators, near boilers, on pipes) to monitor your facility 24/7. These sensors never sleep—they are always on the watch for the presence of water, freezing temperatures, high humidity, power outages and more. The sensors communicate through a cellular gateway, not your Wi-Fi, to report conditions to our fully-staffed Monitoring and Support Center.

When a potential problem is detected, an alert will be sent directly to your designated contact person via email, text or phone call. This allows you time to take action to fix the condition, minimizing damage and saving you time, money and inconvenience.

### Pricing

EMC Policyholders get preferred pricing on leasing sensor equipment. In fact, the cost is less than the typical property deductible.

**First year**—\$692/year

**After the first year**—\$612/year

### Benefits

**Energy savings**—The ability to track temperatures can give you insight into ways you might adjust temperature settings to optimize energy costs.

**Secure cloud-based portal**—The online portal provides in-depth sensor data and powerful analytics tools.

**Multilayer security**—Sensors communicate through a cellular gateway which provides encrypted data exchange and secure messaging. The gateway and sensors are separate from your network so your systems remain secure and their performance is unaffected.

**Easy installation**—Your sensor kit comes complete with an easy-to-follow installation guide that walks you through the entire process, from sensor placement to activation; no need for an electrician or plumber.

### Enroll Now

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.

# Sensor Systems

## by HSB Frequently Asked Questions

### **What should I expect?**

When you sign up for Sensor Systems by HSB, you will receive a kit containing all the equipment you need to get started. Depending on your location and size, there may be several different types of sensors which measure conditions such as the presence of water, low or high temperatures, moisture in the air and equipment vibrations. A cellular gateway allows the sensors to communicate with our fully-staffed Monitoring and Support Center. All equipment is noninvasive and designed for easy installation.

### **How will the sensors benefit me?**

Sensors monitor conditions when you're not on-site and send you an alert when there are signs of a problem so you can fix it before more damage occurs. For example, if a sensor detects water from a leaky water tank, quick notification may allow you time to act, minimizing damage and downtime.

### **What are my responsibilities as part of this program?**

Once you successfully install your sensors, it's vital that you designate a contact person who will receive alerts from the Monitoring and Support Center. Be sure to update your designee's contact information in the Sensor Systems by HSB online portal.

### **Where are the sensors installed?**

Depending on the size of your facility and the kit you receive, sensors may be spread out and/or placed on multiple floors. Common installation

locations include temperature sensors in refrigeration units, water sensors in mechanical rooms and temperature/humidity sensors in office spaces. The installation guide provided in your sensor kit will provide additional information.

### **Who do I call if a sensor is damaged or disconnected?**

If you discover a damaged or disconnected sensor, call the Monitoring and Support Center at 844-468-1866.

### **Where can I find help installing my sensors?**

Our installation guide contains easy-to-follow instructions, but if you need additional guidance, you can access the Sensor Systems by HSB online portal for helpful documents. If you continue to have issues, call the Monitoring and Support Center at 844-468-1866.

### **Do I have to monitor my sensors?**

No, Sensor Systems by HSB is automatic and vigilant. If the sensors detect a possible problem, an alert will be sent to your designated contact person.

### **Can I check the data measured by my sensors?**

You can review your data through the Sensor Systems by HSB online portal at any time.

### **What should I do if there is an alert at my facility?**

When a possible issue is detected, a text or email notification is sent to the designated contact person. Your contact

should review the information in the alert and take appropriate action to remedy the situation. If conditions are severe, the Monitoring and Support Center will call the contact person directly.

### **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, you will receive an alert letting you know that the gateway is using backup batteries. You will also receive an alert when power is restored to the gateway.

### **How will I know if the batteries are low?**

The system automatically detects low battery status for the gateway and sensors in your facility. You will receive an alert in the event of a low battery status.

### **How can I change my contact information?**

Contact information can be updated in the online portal. It's extremely important to keep this information up to date to ensure alerts are sent to someone who can respond.

### **What happens if I change my insurance carrier?**

If your coverage with EMC Insurance Companies ends, you can continue in the program, but the total cost of the monitoring service will become your responsibility.

### **What if I want to return the sensors?**

Contact the Monitoring and Support Center at 844-468-1866 for instructions on returning the sensors.

## Support

For general and technical questions regarding the program, call the Monitoring and Support Center at 844-468-1866.

