

Personal Insurance

WATER SHUT OFF SYSTEMS

Monitoring the Flow to Keep You Dry



Benefits of an automatic water shut-off system

Installing a water shut-off device reduces the risk of costly water damage to your home. Linking the device to your central station alarm monitoring system adds another layer of protection.

What is a water shut-off system and how does it work?

Water shut-off systems detect unusual flow rates in your plumbing system, and automatically turn off the water main to the home when detected. They are designed to minimize or eliminate losses due to plumbing leaks. The flow shut-off system typically has a flow-sensor and a motorized valve to constantly monitor water flow into the house and is capable of detecting low flow rates.

Several national companies offer these systems including:

- Phyn, www.phyn.com/cinfn
- Leak Defense System, www.leakdefensesystem.com/cincinnati
- Flo-Logic, www.flologic.com/cincinnati
- Beagle (not available in all states), www.beagleservices.com/insurance/cinfn.com

Many of these systems work in conjunction with the central alarm system. A premium credit may be offered for a water shut-off system monitored by a qualified central station facility. Please contact your agent to determine eligibility for premium credits.

Note, if the home has a residential fire sprinkler system, it is important that the sprinkler system be independent from the home water supply and not part of the water shut-off system. Separately the sprinkler flow alarm is required to notify a central alarm station when the residential fire sprinkler head has opened and water is passing through the fire suppression system.

Additional water damage loss prevention recommendations

- Ensure everyone in your home knows where the water shut-off is located on your property.
- Shut off water to the house if you are going away for longer than two days.
- Replace washing machine, dishwasher, toilet and sink water supply lines every three years. Stainless steel braided hoses are recommended and don't require replacement as often.
- Monthly: Check the overflow pan and condensation line or overflow valve of your air conditioner and water heater, and behind appliances with water lines for leaks or moisture.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.

- Quarterly: Check and repair caulking around windows and doors, as well as water supply lines around appliances, toilets and sinks. Look for signs of rust, corrosion, wear and tear. If any are found, replace the water supply line.
- Semi-annually: Check grouting around bathtubs and showers, roofing materials, gutters and flashing for a proper seal, as well as sump pumps and battery backups.
- Annually: Drain your water heater, check the pressure relief valve and inspect the water heater for signs of rust, corrosion or excessive wear and tear. Consider installing a drip pan around the base of the water heater to prevent leaks from spreading.

If a water loss does occur, contact a licensed professional to help mitigate against further loss.

Thank you for trusting your independent agent and Cincinnati to protect your home.



Everything Insurance Should Be®

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