



## Smart Home Water Protection

# DISCOUNT

- To apply the credit, visit **Discounts** on the Locations Residents page in the Agent Portal



### Agency Benefits

By recommending Lighthouse's Smart Home Water Protection Credit to your clients, in addition to helping policyholders save the time, money and hassle of dealing with water claims, you'll reap the benefits of lowered loss ratios, leading to a more profitable agency.

#### LEVEL 1 5% OFF

- Sensor detects leak
- Wirelessly alerts customer

##### SAMPLE DEVICES



#### LEVEL 2 10% OFF

- Sensor detects leak
- Automatically shuts off water supply
- Wirelessly alerts customer

##### SAMPLE DEVICES



#### LEVEL 3 15% OFF

- Water-flow sensor monitors water pressure
- Detects leak
- Automatically shuts off water supply
- Wirelessly alerts customer

##### SAMPLE DEVICES



*“Non-weather loss water claims cost insurers \$8.2B annually.”*

*(PropertyCasualty360.com)*

Discount available on HO3, HO6, and DP3

### Policyholder Benefits

**SAVINGS POTENTIAL\*** (Applied to AOP)  
Example: \$400,000 home built in 2005 could save:



### Key Selling Points

- Don't already have this device at time of policy purchase? Don't worry! This discount can be applied to your policy at mid-term.
- Are you a green-minded consumer building or thinking about building a smart home? Remember, these devices also help you save money on water usage!
- Do you have a monitored alarm system? If no, ADT offers this service.
- Have you ever had a water claim? This will prevent the hassle!

[www.lighthouse.insurance](http://www.lighthouse.insurance)

\*Sensors must be located on all water sources. Level 1 requires proof of purchase or photos of properly located sensors. Levels 2 -3 require proof of purchase and installation of shutoff valves by a certified plumber. Dollar amounts are approximate and will vary based on current coverage. Discounts and savings vary by customer. Restrictions apply.



**Lighthouse**  
PROPERTY INSURANCE CORPORATION