

A SMART HOME IS A SAFE HOME

Smart homes keep you safe. And now, with many insurance companies realizing the benefits of smart tech, you can also use your smart home to potentially save on monthly premiums or prevent against costly claims.

Insurance companies with smart home related programs or promotions include: State Farm, Nationwide, Allstate, Liberty Mutual, American Family, American International Group (AIG)



Did you know?

5 common home insurance claims:

- 25%** Exterior wind damage
- 19%** Non-weather related water damage
- 15%** Hail
- 11%** Weather related water damage
- 6%** Theft



Weather incidents account for more than 50% of all homeowner's insurance claims.



69% of all water heater failures result from a slow leak or a sudden burst.



In 2016, 5.3% of insured homes had a claim, property damage, including theft, accounted for 97.1% of those claims.

Why smart home?

So how can smart home be beneficial in helping prevent against these common home insurance claims?

Smart homes are secure.

Nobody should feel unsafe in their home. Smart home technology can help deter intruders, add an additional layer of protection, and offer peace of mind.

Smart homes keep you safe.

Smart home technology can help keep your home and family safe from intruders, water and fire damage. Access your home via an app on your smart phone and track activity, get notified in the event of an emergency and take action faster.

Smart homes can help prevent against damage caused by weather.

Don't let seasonal weather cause damage to your home – use smart home technology to help prepare for storm season, prevent flooding due to pipe bursts or water leaks. Whether you live in a region susceptible to snow, wind, flooding, rain, or fire — there is smart home tech that can help keep your home and family safe.

Get started with smart home tech

Ready to get started? Here are a few ways you can use Z-Wave smart tech to help keep your home safe:



Samsung SmartThings Hub,
3rd Generation

Smart Hubs

It all starts with a smart hub! Smart hubs connect all of the devices in your home together, so choose a Z-Wave compatible hub from Z-Wave.com to get started.

Smart Lighting

Use smart lighting to set scenes that make it appear like you're at home, even if you're hundreds of miles away on vacation.



Aeotec Z-Wave Plus
LED Bulb

Smart Sensors

Smart sensors can detect activity in any room of the home, sending an alert to your smartphone when motion is detected. Use a smart sensor on windows and doors.



Sensative Strips
Ultra-Thin Door/Window
Contact Sensor

Smart Locks

A smart lock can be programmed with unique access codes, sirens and alerts that tell you when someone is at your door. Pair with a smart camera and you have a starter DIY smart security system!



Kwikset SmartCode
914 Z-Wave Smart
Lock Deadbolt



Fibaro Z-Wave Plus
Flood Sensor

Smart water management

Smart water management lets you monitor for leaky pipes, appliances, or even turn off water valves completely using a smart shut off valve, all while sending alerts to your smartphone.

Smart smoke detectors

Smart smoke detectors send an alert to your phone the moment smoke is detected so that even if you're not home, you're able to quickly take charge of potential accidents.



First Alert Z-Wave
Smoke/CO Alarm

Want more?

Visit Z-Wave.com to see more smart home devices and be sure to check with your insurance provider on any discounts or incentives they may offer.

Check out our product pages for more devices, browse our blog for helpful information on the smart home and home insurance connection, and visit the support page for help troubleshooting your devices.

Sources: Insurance Journal, data from The Travelers Companies Inc | Top Homeowners Insurance Claims

