

Preventing water damage from frozen pipes

Discover how a flow-based leak-detection device can help

A real-life client story

Sometimes pipes freeze, no matter what you do

When the temperature dropped below freezing, the water in the plumbing lines in our client's finished basement froze, expanded, and broke through the copper pipe. The frozen water then thawed, and in under 15 minutes, 75 gallons of water poured into the basement from the broken pipe.

Luckily, the client had installed a water leak-detection device

The client was not home when the water began rushing in from the broken pipe. But, instead of thousands of gallons of water flooding the basement, the flow-based leak-detection device identified the problem and promptly shut off the water supply. This likely prevented damage to the client's belongings, which may have forced them to live elsewhere during repairs.



Leak-detection devices with water shut-off capability can't stop your pipes from freezing, but they can significantly reduce the amount of damage to your home and belongings if they do freeze.

How does a leak-detection device work in freezing weather?

When the weather gets cold, pipes can freeze, expand, and break – but because the water inside is frozen, it may not flow out of the broken pipe until it thaws.

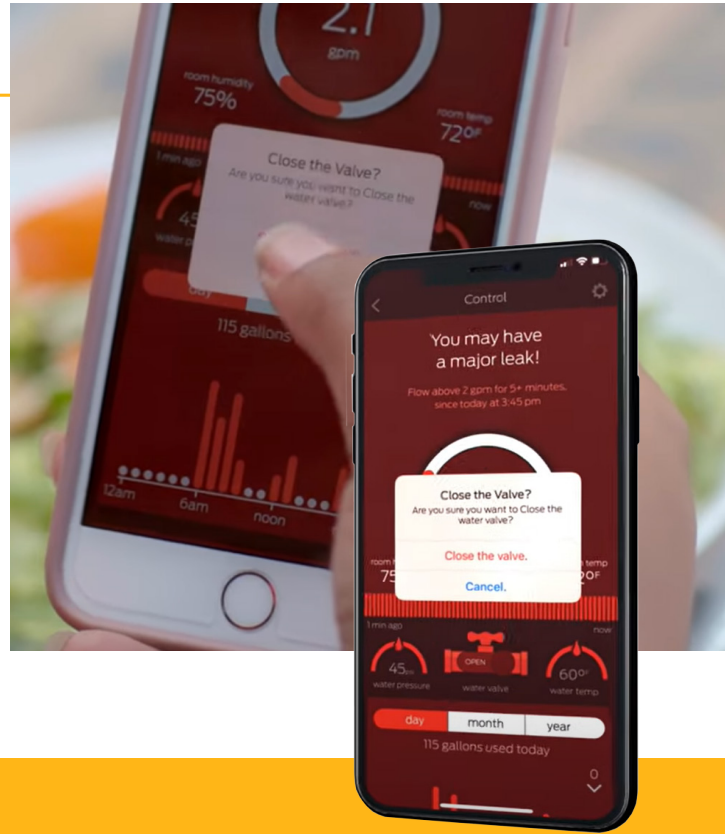
Receive alerts before a leak becomes a major problem

- **Cold Water Lines:** A Chubb-approved flow-based leak-detection device with built-in temperature readings can alert you if water-line temperature or pressure changes to dangerous levels.
- **Cold-Vulnerable Areas:** Pairing additional sensors to the flow-based device in different areas of the home can alert you if temperatures fall due to poorly insulated areas or furnace failure.



Water shut-off options

- **Remote Shut-off:** A flow-based device with a shut-off valve can allow you to remotely shut off the water supply to your home. If the device is connected to WiFi, you don't have to be home to turn off the water supply after receiving an alert.
- **Automatic Shut-off:** If the flow-based device has an automatic shut-off, it will turn off the water supply without any intervention, as soon as it detects continuous water flowing after frozen water in broken pipes thaw.¹ No WiFi or homeowner response is needed as long as the device has electrical power.²



It's not only about preventing frozen pipes. It's about *preventing the damage* that can occur after pipes burst.

Here's how to get started



Talk to your agent or broker about installing one of the Chubb-preferred water shut-off devices. Your agent or broker can also make sure you're taking full advantage of the potential premium discounts on your policy. You can also speak with one of our risk consultants who will be happy to answer your questions or help you select the right device by emailing PRSriskolutions@chubb.com.

For more information and tips on how you can help protect your home from water damage, visit www.chubb.com/water

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¹ Continuous water flow detection sensitivity and time parameters when water will flow before the automatic shutoff activates is dependent on the algorithms of the device installed and individual client settings.

² WiFi connectivity is required to receive mobile alert notifications and access the remote set up and controls of a leak detection device, however if WiFi is disabled during a storm, the leak detection and automatic shutoff function is designed by manufactures to operate as long as there is power to the device. Electricity is required for all leak detection operations.

Before making a selection regarding an automatic water shut-off device, consider your plumbing system and the various mechanical devices and appliances running on this system. Carefully review these devices and appliances with your licensed plumber or installation professional before installation of your automatic water shut-off device. Please consider the potential downstream impacts of shutting off the water to these plumbing system devices and appliances, especially when the water is shut off for extended periods of time. Devices and products described herein may be provided by third-party vendors not affiliated with Chubb. Chubb assumes no liability or responsibility for products and/or services provided by such vendors. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company[®] and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600.