

Personal Lines

Proactive protection against water damage

Nothing destroys like water. According to the Insurance Information Institute, that's what 1 in 60 homeowners per year find out the hard way. Priceless mementos like photo albums, valuables and personal collections could be lost—and that's in addition to a potentially pricey and time-consuming renovation project.

Did you know?

Non-weather-related water damage is one of the most common claims and many culprits can be to blame, including:

- Broken pipes
- Clogged drains
- Malfunctioning toilets
- Failing water heaters
- Older washing machines

In 2022, **40%** of all home losses were due to non-weather-related water damage.***

Homeowners are **7x more likely** to sustain damage from a plumbing leak than by a fire and **6x more likely** than being burglarized.**

The average length of potential life disruption from water damage to a home is **3–6 months** in current market conditions.***

Fortunately, The Hanover partners with reputable third-party vendors to help connect you with water mitigation devices to keep what's yours dry and safe against non-weather-related water damage.

There are two water mitigation resources that can help: water shutoff devices and water sensors—both of which can make you eligible for a reduced rate.



** Source: Leak Defense

*** Source: The Hanover



Water shutoff device

Installing a water shutoff device is the recommended choice for homeowners. The device can detect unusual water flow, usually caused by leaks, and automatically turn off the water to your house. It also uses technology that can notify homeowners via app when there is an issue.

4 steps to install

- 1. Find a plumber who is certified and trained on these devices and can help you buy and install them.
- 2. Assess the size of your pipes—with help from plumber, if needed—to determine right device to purchase.
- 3. Enlist your plumber to order and install the device in a second visit.
- 4. Once installed, test the device to make sure it works properly, as well as your device app if one comes with it.



Water sensor

You can't monitor for leaks 24/7, but a water sensor can monitor for you. Unlike the automatic shutoff devices, a water sensor will not shut off your water to stop the leak. Installing water sensors can, however, alert you to minor issues before they become larger problems.

Set up instructions

- 1. Identify key areas such as your washing machine, under sinks, and by your dishwasher.
- 2. If your sensors come with an app, install it on your phone and sync the device.
- 3. Consult your instruction manual to get specific details and place 3–5 sensors in those key areas on the floor beside them.

Not sure where to start?



Non-weather-related water damage is a common problem for homeowners, but knowing where to start may feel overwhelming. That's why The Hanover has partnered with **Water Security Solutions**. They provide an online personalized assessment of your home to help point you to the water damage solution right for you.

Take the assessment



Side-by-side comparison

	TYPE	INSTALLATION		AVERAGE COST**	POLICY DISCOUNT ELIGIBLE
LeakDefense	Shutoff device	Professional	33%	\$2,026–\$3,651	Y
SimpliSafe	Home security kit that includes one or two water sensors	DIY or professional	Up to 60%	7-piece set (with one sensor): \$150 12-piece set (with two sensors): \$200	Y
Flo by Moen	Sensor or shutoff device	Sensor: DIY Shutoff device: Professional	n/a	Sensor: \$99 Shutoff device: Options start at \$550 and up to about \$1,000 (all not including installation)	Y
StreamLabs	Sensor or shutoff device	DIY or professional	20% with coupon code HANOVER20	Smart Home Water Monitor: \$312 StreamLabs Control: Starts at \$680	Y

** After discounts

Want to learn more?

Visit us on hanover.com/waterdamage or talk to your independent agent about what options may be right for you.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

hanover.com/personalinsurance
The Agency Place (TAP)—<https://tap.hanover.com>

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