



BUSINESS INSURANCE

Connected Protection: The Travelers IoT Vendor Program



Water leaks, malfunctioning refrigeration and broken manufacturing equipment are all common issues that could potentially lead to serious business interruptions if not proactively identified and addressed. Through advancements in internet-connected and smart technologies, commonly referred to as the Internet of Things (IoT), there are devices that can alert you to these types of risky situations and may even help prevent certain types of losses from occurring.

The Connected Protection program is here to help you understand these technologies and identify those that may be right for you.



What is the Connected Protection program?

The **Connected Protection program** helps our Business Insurance customers reduce risk by introducing them to IoT risk mitigation solutions and connecting them with participating vendors* that offer IoT devices. In developing this program, Travelers identified areas of potential benefit for business customers and identified vendors with the IoT solutions appropriately suited to address particular needs. Additionally, these vendor products have been thoroughly vetted and piloted by Travelers and its customers.

Travelers specialists are eager to help customers considering these solutions and devices. Depending on the product and other criteria (such as location), discounted vendor pricing may also be available.




The vendors in the program offer a broad range of IoT devices to address risks related to property or industrial activities, including:

- Water detection, flow monitoring and automatic shutoff
- Temperature and environmental monitoring
- Machine health or vibration monitoring
- Power monitoring
- Occupancy and motion detection

*Continue reading for more information on the vendors and suggested use cases for key industries.

Vendor Overview

The initial three vendors participating in the Connected Protection program are shown below, along with highlights of their product offerings. Additional vendors will be added over time; device product and service offerings are subject to change.

			
Water Detection	✓	NA	✓
Water Flow Monitoring and Shutoff	NA	✓	NA
Temperature and Environmental Monitoring	✓	NA	✓
Occupancy and Activity Monitoring	✓	NA	✓
Security	NA	NA	✓
Machine Health Monitoring	✓	NA	NA
Pricing Model**	Buy	Subscription	Buy
Installation Method**	Self-Install	Professional	Self-Install
Communication Options	Wi-Fi and Cellular	Cellular	Cellular
Potential for Travelers Discount***	Yes	Yes	Yes

**See more details on use cases, pricing and installation for each vendor within the supplemental information section.

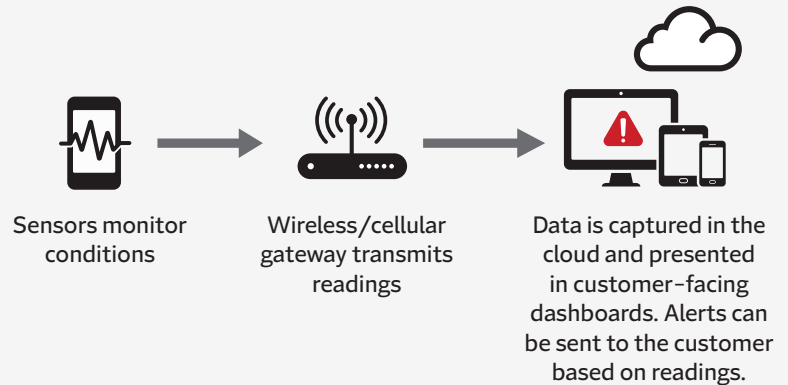
***Discounts may vary by state and individual risk characteristics. Discounts are subject to eligibility and availability; do not apply to all coverages; and are not guaranteed.

What is IoT?

The term “Internet of Things” simply refers to devices or other physical objects that are connected to the internet. In the context of risk mitigation, IoT devices are enhanced with sensors to provide users with real-time feedback and alerts through a smartphone or online dashboard. Users can interact with IoT devices, or these devices can incorporate software or “smart” features to help mitigate risks when issues arise. Through cloud computing and other software features, IoT devices present the potential for gathering analytics to help users explore future risk solutions. These devices can be considered “passive,” i.e., will alert you to certain conditions like a change in temperature, or can be “active,” i.e., will do something when something else happens, like turn off the water or dispatch local authorities.

You may have seen this trend in your personal life with devices like smart speakers, smart doorbells and even smart devices that will tend to your pets and feed them treats. The growth

How does IoT work?



doesn't stop there. We've seen all types of businesses using IoT devices to streamline operations by monitoring and tracking cargo or assets, increase worker safety with “wearables,” or prevent crime with security-related applications.

What are the benefits of IoT?

Depending on the type of IoT device and how it's used, benefits may include:



Reduced maintenance activities



Ability to remotely monitor facilities



Shifting from reactive to proactive maintenance



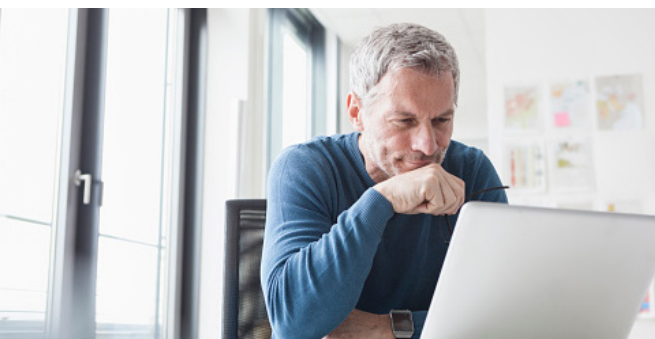
Cost savings



Optimizing operations and reducing risk



Actionable insights



How can I participate? If you are interested in learning more about these solutions and the available discounts, or getting expert guidance from our team of specialists, please contact us at: TRVIoT@travelers.com. Purchasing is available directly through the vendor websites and their sales teams. See the supplemental resources for detailed information.

Supplemental Information

Industry-Specific Guides | Detailed Use Case Overview | Vendor Details

INDUSTRY-SPECIFIC GUIDES

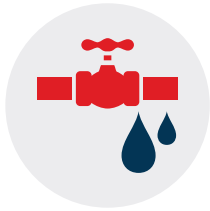
IoT solutions are broadly relevant to most industries and the use cases are always growing. Below is just a sampling of common applications for several key industries. ****

Industry	Common Applications and Potential Benefits
Commercial Property – Habitational, Office, Industrial, Retail	<p>Commercial properties face a broad range of perils that can lead to losses, but having a comprehensive sensor package can help mitigate these exposures that commonly occur when buildings are unoccupied during nights or weekends. Some of the most common applications include water detection sensors, temperature monitoring, power monitoring on HVAC equipment, and motion detection or occupancy monitoring.</p> <p>These solutions can prove to be particularly helpful for older buildings of significance or buildings with content that would be difficult to replace should a loss occur.</p>
Construction	<p>Given the complexity of job sites, IoT devices can help provide a peace of mind that would be difficult to achieve without technically advanced solutions. Some of the most beneficial sensors include a comprehensive water protection monitoring solution that includes water detection, flow monitoring and automatic shutoff. These solutions can help keep sites dry and help protect against project delays stemming from a water loss.</p> <p>Other sensors may assist with temperature monitoring and equipment protection.</p>
Healthcare and Life Sciences	<p>Hospitals, clinics and life science labs are dependent on advanced equipment and on staying open and available to deliver their critical services. Smart sensors can help play a key role in monitoring evolving exposures, including water damage to expensive equipment, monitoring the temperature and humidity of cooled storage containers, environmental monitoring and more. These solutions can also help automate time-intensive data logging processes that may exist today.</p>
Historically Significant Buildings	<p>Water damage to historically significant buildings can be extremely challenging to repair. For a wide range of reasons, even if it is feasible, it can be costly and time intensive. IoT solutions, including water shutoff valves and temperature monitoring, can be key components of an overall water protection plan and can help ensure that these buildings will be around for years to come.</p>
Manufacturing	<p>While the needs of manufacturing customers will vary significantly by industry, having a core set of sensors focused on machine health (captured through vibration and temperature monitoring), power monitoring and water detection can potentially add significant value and help facility management teams proactively stay on top of their needs.</p>
Schools and Universities	<p>Schools and universities have many complex exposures that are often undermanaged. Smart sensors can help address these exposures in areas like vibration monitoring for HVAC equipment, temperature monitoring in cafeteria freezers or in science labs, water detection in boiler rooms or motion detection in restricted areas. Facility management teams can benefit from using one vendor that can provide insight into all of these exposures, capturing the status in one place.</p>
Wholesalers and Cold Storage Facilities	<p>Smart sensors can help wholesalers manage a broad range of operational challenges, from the loading dock to the warehouse and through distribution. Common applications include open-door/closed-door tracking, motion detection, temperature monitoring, dry contact and vehicle counting.</p>

****See the disclaimer on the final page of this document.

DETAILED USE CASE OVERVIEW

Below you will find summary information related to common use cases that are promoted through the Connected Protection program. There are many use cases beyond the ones below, so it is recommended to reach out to one of the Travelers specialists to gather more information.



Water Leak Protection

Water leaks are one of the most common causes of loss and business disruption. Thankfully, there are solutions that can assist with protecting your business from water leaks and reduce their impact. The three key components for a water protection solution include:

- Water Detection
- Water Flow Monitoring
- Automatic Shutoff Solutions

The most effective solution may include the automatic shutoff capability; however, that may not make sense for every building. When it comes to water detection sensors, it is recommended to place those sensors in areas that are most susceptible to leaks or where you have high-value assets that would be difficult to replace if damaged by water.

WINT offers a sophisticated solution that monitors water flow into the building. A powerful artificial intelligence model detects abnormal situations like burst pipes, slow leaks, leaky faucets, etc., and notifies staff and closes the shutoff valve if necessary. Given the sophisticated equipment needed to stop the water flow, professional installation is required. This is best suited for large multistory buildings with multiple water features (faucets, toilets, etc.) where water damage may become significant. Large and complex construction projects may also greatly benefit from this technology.

Point-of-leak water detection sensors by **Monnit** are effective and easy to install. They come in a few variations, allowing you to pick the best sensor for every location. As water presence is detected, staff is notified over text messages, email or automated voice calls. These are best fitted for buildings with few water features (warehouses, retail, etc.) and where automatic water shutoff is not needed. The potential benefits can be enhanced if they are deployed together with other Monnit sensors.



Environmental and Temperature Monitoring

Environmental monitoring can add a lot of value in a wide range of scenarios. Environmental monitoring can include temperature, humidity, air quality, dust and other air contaminants. Temperature sensors can be beneficial in many different settings, including preventing frozen pipes or food spoilage within refrigeration settings. Humidity monitoring prevents mold and mildew growth. Monitoring air quality and carbon dioxide levels addresses environmental risks to employees.

A broad variety of wireless sensors by **Monnit** can address many environmental monitoring needs, and they are easy to install. As alarm conditions are detected, your staff is notified over text messages, email, or automated voice calls. The potential benefits can be enhanced if they are deployed together with other Monnit sensors.



Occupancy and Activity Monitoring

Whether it's foot traffic, open-/closed-door status or parking lot utilization, knowing what is happening around your property may come in handy. If alerts are set up properly, these types of solutions may enable you to engage local authorities to halt unwanted people from entering your premises.

Monnit offers sensors for occupancy, motion detection, vehicle count, door open/close sensors, shake/activity, etc. The potential benefits can be enhanced if they are deployed together with other Monnit sensors.



Security Solutions

In today's environment, it's not uncommon for buildings to be left empty for prolonged periods of time. Regardless, whether your building is completely vacant or just unoccupied during nights and weekends, having some level of security can help alert you to unwanted situations. Sensors that could add the most value include fire detection, both indoor and outdoor motion detection, door or window contact status, or water detection. A best-in-class system will have the ability to alert local authorities.

Tattletale offers a fully monitored security system in a box, which can address major risks such as break-ins, vandalism, theft, fire and water damage. As a fully functional security system, it includes police and fire department dispatch. Tattletale solutions are easy to install and are easily moved from location to location as needs change. These are best suited for properties that need temporary protection, like construction, seasonal or reduced-occupancy buildings.



Machine Health or Vibration Monitoring

In a world where so much depends on machines, ensuring machine-health is important. Breakdown of critical pieces of equipment may cause a major business interruption. Heating equipment breakdown in the middle of winter can lead to freezing temperatures in apartment buildings, causing major troubles for tenants and frozen pipes damage. Breakdown of manufacturing equipment can potentially cause major supply chain and production issues. By monitoring temperature and vibration readings, along with staying on top of routine maintenance, you can help reduce your risk to some of these issues. Machine-health monitoring and predictive maintenance opens opportunities to reduce operational costs and mitigate business interruptions caused by equipment breakdown.

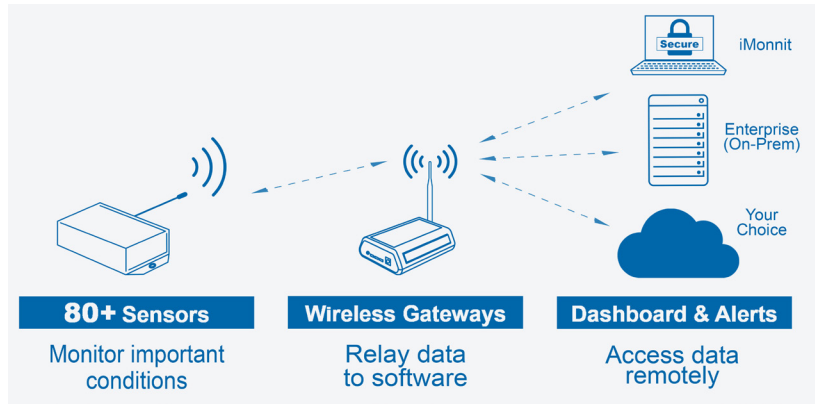
Monnit offers a variety of wireless sensors for machine health monitoring, including vibration, surface temperature, AC current, voltage, etc. The sensors are easy to install. An online/mobile dashboard allows you to review device data over time and analyze trends. Staff is instantly notified about out-of-norm equipment conditions, allowing them to be addressed before they become bigger issues.



Category: Broad offering of long-range wireless sensors
Website: monnit.com
Contact: monnit.com/contact/

DESCRIPTION

Monnit offers a broad variety of sensors (80+) addressing many needs for monitoring environmental conditions (temperature, water detection, humidity, etc.), machine health (vibration, voltage, current, etc.) and motion (motion sensors, activity detector, vehicle counter) plus some other categories. Data can be accessed over web and smartphone applications. Notifications and alerts can be delivered via text message, email or automated phone calls.



Notable features of Monnit solutions are long-range communication (up to 1,200 ft.) and good battery life (up to 7 years).

Monnit recommends it for large buildings where low sensor maintenance is desirable. An industrial-grade line of products features robust enclosure and is well suited for manufacturing facilities.

Enterprise line of sensors



Gateway Temperature sensor Water sensor

Industrial line of sensors



Gateway Vibration sensor AC current sensor

Pricing and Discounts

Monnit's pricing model involves the customer buying sensors (starting at less than \$100 per sensor) and a low yearly subscription fee (starting at \$39/year). Depending on various criteria, Travelers Business Insurance customers may be eligible for a discount.

Ordering and Installation

Purchasing from Monnit is available [online](#). For guidance or high-level questions, you may also reach out to the Travelers team.

Monnit sensors are designed to be easy to self-install and configure; however, Monnit installation support can be added for an additional cost.



Category: Water leak protection with automatic shutoff

Website: wint.ai

Contact: wint.ai/contact/

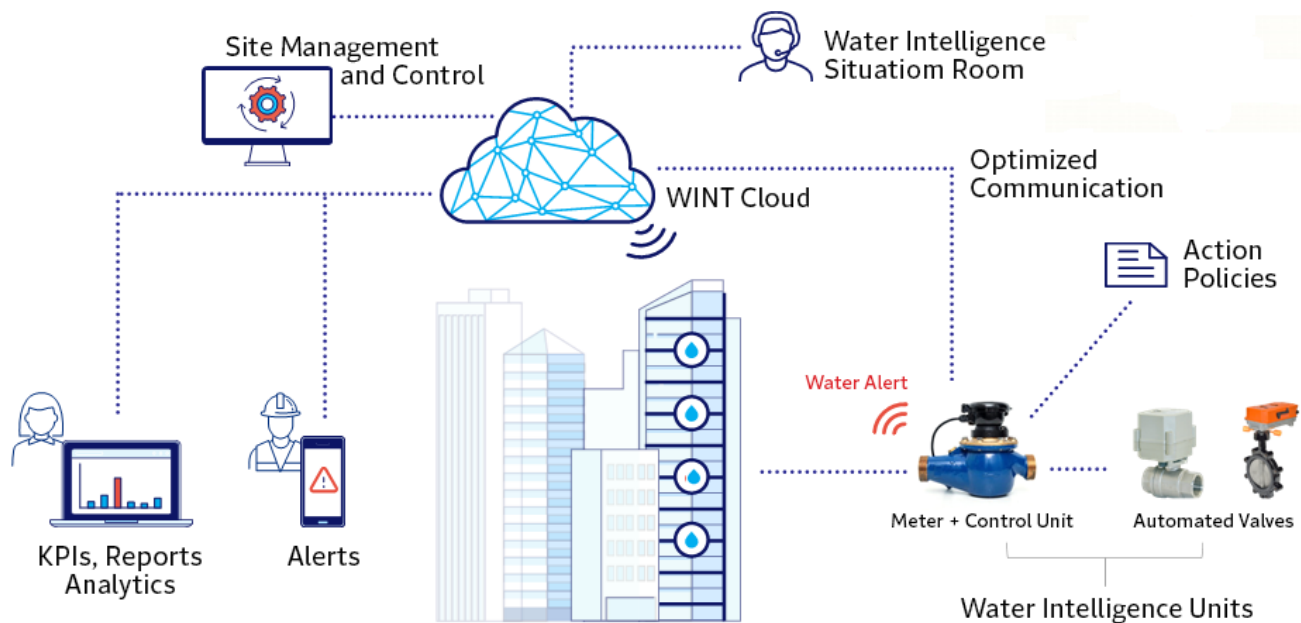
DESCRIPTION

WINT solutions seek to detect and stop leaks at the source by analyzing water flow into the building using powerful artificial intelligence. It is intended to alert you when water is leaking and to automatically shut it off. Intelligent real-time monitoring identifies sources of leaks and waste, reducing your water consumption and preventing damage.

A notable feature of WINT solutions is a single point of installation. Unlike point-of-leak sensors, which need to be deployed in large

numbers to cover all possible locations where water may leak, the WINT flowmeter and shut-off valve is installed at one location, on the main water supply pipe. WINT indicates that it is best suited for properties with many water features (apartment buildings, condos, etc.) and where water leaks may cause a significant loss (high-rise buildings, high-end habitational, etc.). The graphic below highlights the key aspects of WINT's capabilities.

Another great advantage of WINT solutions is their potential ability to detect water waste. A single leaking toilet may add a significant amount to water bills over time. In the case of large apartment buildings, using WINT solutions to find and address those leaks may help to reduce operational costs by a considerable amount.



Packages

Every WINT solution can be tailored to a project's unique needs.

Pricing and Discounts

WINT offers a tiered pricing model that is based on the scale and scope of the project. Depending on the tier, Travelers Business Insurance customers may be eligible for a discount.

Ordering and Installation

[Contact WINT](#) for purchasing information and a consultation regarding your project's unique needs. For guidance or high-level questions, you may also reach out to the Travelers team. Installation is required at the construction job site and WINT will connect you to a team of experts to handle this.



Category: Portable security system with extra capabilities
Website: shop.tattletale.com/pages/travelers
Contact: tattletale.com/contact-us/

DESCRIPTION

Tattletale is an American-made, tamper-proof, cellular and fully monitored security system in a box that can address major risks such as break-ins, vandalism, theft, fire and water damage. Tattletale offers two lines of products: basic and a robust Pro version featuring long-distance communication to secure larger properties.

Notable features of Tattletale solutions are portability and easy installation/removal and ability to dispatch with local police or fire authorities. Tattletale indicates that it is best suited for properties that need temporary protection, like construction, seasonal or reduced occupancy buildings. Tattletale also offers some sensors to secure heavy equipment at construction sites.



Basic devices



Base station



Smoke/heat/
freeze sensor



Water sensor

Pro devices



Base station



Motion sensor



Rattler
(shake sensor)

Packages

Various packages are available to Travelers customers. Please contact the Travelers team for more information.

Pricing and Discounts

Tattletale's pricing model involves customers purchasing the base security system, add-on sensors and a low monthly monitoring fee (~\$28.95/mo.), which includes cellular connectivity and police and fire department dispatch. Travelers Business Insurance customers may be eligible for a discount.

Ordering and Installation

Purchase from Tattletale online [here](http://shop.tattletale.com/pages/travelers) or [contact Tattletale](http://tattletale.com/contact-us/) for a consultation. For guidance or high-level questions, you may also reach out to the Travelers team.

Tattletale security systems are designed to be easy to self-install and configure.



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