



## Protecting the Vital Work of Public Entities

### Using Internet of Things (IoT) water sensors to reduce or eliminate the damage a water leak can cause.

It is crucial for local governments to maintain the functionality of their buildings and keep them open to serve the community effectively. Public buildings often act as essential service centers, offering critical services such as administration, education, law enforcement, and community engagement. By installing an Internet of Things (IoT) water sensor solution, your public entity clients can preserve vital infrastructure, reduce service interruptions, and minimize disruption to the local community that relies on these facilities.

Did you know?

**250** gallons

of water can leak from a 1/8-inch pipe crack in just one day.

### Water leaks can damage:



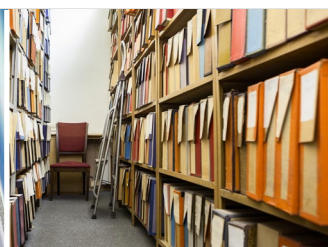
Buildings and contents



Personal property



Electronic equipment, including computers, radio, surveillance, systems, and forensic tools



Archives and records containing historical, legal or administrative documents

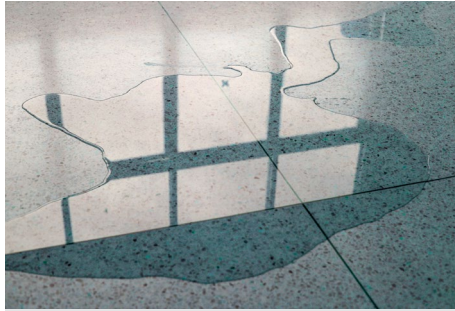


Computer servers and data storage devices

### What is an IoT water sensor solution?

**StreamLabs, Inc. a Chubb subsidiary, offers a wide range of water leak management solutions:**

- “Flow-based” devices that monitor the amount of water that flows through pipes or is used by appliances such as toilets or sinks, to detect leaks or other issues. This is a great way to address local sustainability initiatives.
- “Leak-detection” sensors that detect water leaks or temperature fluctuations and alert the client via text or email when a leak occurs. This lets the Facilities or Property Management Department know the exact location of the leak so they can avoid a catastrophic loss.
- Entire water loss prevention programs that include Control valves with patented ultrasound technology for real-time water monitoring, smart leak detection, and automatic water shut-off devices – with all sensors utilizing a cellular connection (not ethernet).
- Water sensor systems can be installed in any building to assist in quickly detecting the presence of a leak. Leaks might not be caught for hours or days and can cause extensive damage over time.



## Water sensor systems can help your clients avoid issues like:

- Mold growth and water damage resulting from a failure to investigate water leaks
- Overhead water supply pipes leaking onto the floor where raw materials are stored
- Water leaking from a ceiling into an encapsulation or packaging room
- Leaks from a pump within the water purification system, compromising the purity of that system

## Your public entity clients may be at risk. Could this happen to them?

### City Hall flooding during a heavy rainstorm

The municipal City Hall experiences severe flooding due to an overwhelmed drainage system. The floodwaters enter the building, damaging walls, floors, and valuable documents stored in offices and archives. The water damage may also affect electrical systems and equipment. A Chubb property policy can potentially cover the restoration costs, including repairing the building's structure, replacing damaged documents, and restoring any affected electrical components.

Total loss  
in excess of:

**\$1,000,000**

### Public library pipe burst

A water pipe bursts inside a public library, resulting in significant water damage. The burst occurs overnight when the library is closed, leading to extensive damage to books, shelves, furniture, and the building's interior. A Chubb property policy may provide coverage for the costs associated with repairing the pipe, restoring the building, replacing damaged items, and mitigating water damage through professionals' assistance.

Total loss  
in excess of:

**\$300,000**

### Community center roof leak

A community center, utilized for various events and programs, experiences a roof leak during heavy rain. The leak goes unnoticed until water seeps into the building, damaging interior ceilings, walls, and floors. The water damage affects event spaces, recreational areas, and equipment. A Chubb property policy could cover the costs of repairing the roof, restoring the building's interior, and replacing or repairing damaged equipment and surfaces.

Total loss  
in excess of:

**\$500,000**

## *A relatively small cost compared to the risk:*

| Building   | Water Sensor Solution                  | Cost per Year (approximate) |
|--|--|-----------------------------|
| City Hall with 3 stories, 49,000 sq ft               | 2 water sensor gateways and 18 sensors | <b>\$2,500</b>              |
| Community Center with 1 story, 60,000 sq ft          | 2 water sensor gateways and 12 sensors | <b>\$1,900</b>              |
| Police Station with 1 story, 24,000 sq ft            | 2 water sensor gateways and 6 sensors  | <b>\$1,300</b>              |
| Courthouse with 4 stories, 83,000 sq ft              | 3 water sensor gateways and 18 sensors | <b>\$2,850</b>              |
| Convention Center with 2 stories, 265,000 sq ft      | 6 water sensor gateways and 30 sensors | <b>\$5,050</b>              |
| Law Enforcement Center with 2 stories, 160,000 sq ft | 6 water sensor gateways and 12 sensors | <b>\$3,350</b>              |

## Have questions? Need to quote?

For answers to your questions or a quote on a water sensor system that will meet your client's specific needs, contact your local Underwriter, Risk Engineer, or our Digital IoT Operations Lead on the right:

**Elaine George CPCU, ARM, RPLU, ASLI**

Digital IoT Operations

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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. The offers and described herein are not intended to be an indication that insurance coverage is available under any Chubb policy for any particular incident. Every building is unique and every insured's need for protection is different. The costs and prices provided in this document are estimated for a typical installation and are subject to change. StreamLabs, Inc. is a wholly owned, non-insurance, subsidiary of Chubb Limited which offers Internet of Things (IoT) enabled water monitoring, leak detection and water shut-off devices and systems for residential and commercial properties. For more information about StreamLabs, please visit [www.streamlabswater.com](http://www.streamlabswater.com).

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