

Water Shut-Off Devices: A Simple Way to Protect Your Home

Water damage is one of the most common and costly insurance claims. A water shut-off device is a proactive tool that can significantly reduce the risk of major loss by stopping water flow when a leak is detected.

What Are Water Shut-Off Devices?

Water shut-off devices are smart systems that monitor your home's plumbing for leaks, abnormal water flow, or freezing conditions.

When an issue is detected, the device automatically shuts off the main water supply to help prevent extensive damage.

What Do They Do?

Detect leaks and abnormal water usage

Automatically shut off the home's main water supply

Send real-time alerts to your phone or email

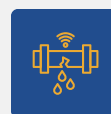
Help prevent catastrophic water damage

Types of Water Shut-Off Devices



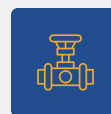
Automatic (Smart) Shut-Off Systems

Installed on the main water line and connected to sensors or flow monitors. These are the most comprehensive and protective systems.



Sensor-Based Systems

Use moisture sensors placed near appliances (water heater, washing machine, sinks) to detect leaks and trigger shut-off.



Manual or Semi-Automatic Valves

Require homeowner action but may include alerts or partial automation.

How Are They Installed?

- ✓ Typically installed on the main water line entering the home
- ✓ Often requires a licensed plumber
- ✓ Installation time is usually 1–3 hours
- ✓ Many systems integrate with Wi-Fi and a mobile app

Why Should You Consider One?

Reduce the risk of major water damage

Protect your home while you are away or asleep

Gain peace of mind

Potentially lower insurance premiums

Especially valuable for vacation homes, older plumbing, or homes with finished basements

What Do They Cost?

Device cost

\$400 – \$1,500 (depending on features and brand)

Installation

\$200 – \$600 (varies by home and plumber)

Are There Insurance Discounts?

Many insurance companies offer **premium discounts or credits** for homes with approved automatic water shut-off devices. Discount availability and amount vary by carrier.

We're happy to review your policy and let you know what applies to you.

What Other Precautions Can You Take?

- ✓ Replace old washing machine hoses with braided steel hoses
- ✓ Inspect plumbing and appliances annually
- ✓ Know where your manual water shut-off valve is located
- ✓ Shut off water when traveling for extended periods
- ✓ Maintain proper home heating to prevent frozen pipes