







# How does Sensor Solutions by HSB™ compare?

If you're looking for ways to help prevent losses using sensors, here's why you may want to consider Sensor Solutions by HSB over other sensor systems.

Sensor Solutions by HSB	Other sensor systems
 <p><b>Cellular technology</b> Our long-range sensors use cellular technology, so they are more reliable than those using Wi-Fi. They are battery-powered and don't use the insured's network, which helps keep the data safe.</p>	<p><b>Wi-Fi technology</b> If the power goes out, so do their sensors. Sensors also introduce cyber security risk to an insured's network.</p>
 <p><b>Sensors only</b> HSB sensors are easy to install, less invasive, and less expensive.</p>	<p><b>Professionally installed</b> Sensor/water shut-off devices can be expensive to monitor and need professional plumbers to install.</p>
 <p><b>Proprietary algorithms</b> HSB sensors run on proprietary algorithms that know when to sound an alarm and when not to. For example, the sensor will understand when the insured has started a regularly scheduled freezer defrosting and will therefore not falsely alert him of a freezer failure.</p>	<p><b>Standard alerts</b> Their sensors may not be able to distinguish between a real loss situation and a false alarm. Insureds may also be required to set their own alarms.</p>
 <p><b>Data you can use</b> You will have access to aggregate program data from all sensor users, providing insights into risks and user behaviors.</p>	<p><b>Data for an extra cost</b> If they provide data at all, you will likely have to pay extra for it.</p>
 <p><b>Monitoring and Support Center</b> Insureds can talk to a U.S.-based team if they have questions. Plus, if their alert needs immediate attention, our team will make an outgoing call to make sure the insured is aware of the situation.</p>	<p><b>No one to talk to</b> Insureds may be able to email for help.</p>
 <p><b>Backed by Munich Re</b> Sensor Solutions by HSB is backed by one of the largest reinsurers in the world, with an ongoing legacy of strength and stability.</p>	<p><b>Start-ups</b> May not be around for the long term.</p>

**Why choose Sensor Solutions by HSB over the competition?**  
Contact your local HSB representative to learn more.



**HSB**  
One State Street  
P.O. Box 5024  
Hartford, CT 06102-5024  
Tel: (800) 472-1866  
[HSB.com](http://HSB.com)

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