

# AFM HOMEOWNER BY-PERIL WATER PROTECTION DEVICE DEFINITIONS

Select one of the following types of water protection devices for the dwelling being insured. Certain types of water protection devices require evidence of installment and use. Not all devices are eligible for a discount.

## Water Protection Device Definitions

**Smart Water-Leak Detectors**– This type of device is installed on the ground in a spot that might experience a leak such as at a washing machine, at a toilet, under a sink, or next to a water heater. When the water makes contact with the device a notification is sent to the user’s smartphone. Some brands may also sound an alarm when water makes contact with the device or even include a temperature sensor that can monitor changes in temperature that could lead to frozen pipes. This type of device does not shut off the water supply where the leak occurs or the main water supply to the house. This device does not need to be installed by a licensed plumber. Some of the most well-known brands on the market are Flo by Moen Smart Water Detector, D-Link Wi-Fi Water Sensor, and Phyn Smart Water Sensor. **A credit does not apply.**

**Point-of-Use Devices**– This type of device is an automatic shut-off monitor installed on the plumbing of an appliance or fixture where a leak is likely to occur, such as at an icemaker, toilet, dishwasher, water heater, or under a sink. When irregular water flow is detected, the device will shut off the water at the location. This type of device does not shut off the water supply where the leak occurs or the main water supply to the house. It is best if these devices are installed by a licensed plumber although a handyman or homeowner could install them. Some of the most well-known brands on the market are WaterBlock and WaterCop LeakStop Plus Single Point Detection. **A credit does not apply.**

**Freeze Sensors** – A freeze sensor detects the temperature drops that can contribute to frozen pipes, usually around 45°F. The sensors send a notification to the user’s smartphone. Also, the device may sound an alarm, and using Wi-Fi, may alert a user’s smart water shut-off valve. Some of the most well-known brands on the market are SimpliSafe and Ring. **When a whole-home leak detection system combines water and freeze detection, select the Whole-Home Flow Based Automatic Shut-Off System, otherwise a credit does not apply.**

Continue to the next page for more definitions.

**Flow Monitor** – A flow monitor is a smart water monitoring device that attaches to the water-supply line or water meter that monitors the water usage for the whole house. This type of device learns the water use patterns over time or can be adjusted to an appliance and a household's water use habits. The user is notified via their smartphone if there is irregular water usage or when water flow is detected. This type of device does not shut off the water supply where the leak occurs or the main water supply to the house. This device does not need to be installed by a licensed plumber. Some of the most well-known brands on the market are Flume Smart Home Water Monitor, Phyn Smart Water Assistant, and StreamLabs Monitor. **A credit applies.**

**Moisture Sensor Automatic Shut-Off System (Evidence of installation is required to receive a credit)**– This type of device is installed by a licensed plumber and attaches to the main water supply to the home. When water or moisture comes in contact with one of the moisture detection pucks, the user is sent a notification to their smartphone. The device will completely shut off the home's water supply in the event moisture is detected. The device is only effective when there are ten or more moisture detection pucks in the home, and they are correctly placed in areas where leaks can be detected. Some of the most well-known brands on the market are Flood Stop and Water Cop. **This credit applies only when there are at least ten sensors, and the device will shut off the main water supply when moisture is detected.**

**Whole-Home Flow Based Automatic Shut-Off System (A certificate or evidence is required to receive a credit, see example: [Water Protective Device Certificate.pdf](#))**– This type of device is installed by a licensed plumber and attaches to the main water supply to the home. When the device detects an unusual change in water flow or pressure that is indicative of a leak or frozen pipes, the user is sent a notification to their smartphone. The device will completely shut off the home's water supply in the event of irregular water use or high flow use when using the device's default preferences. The device is system monitored 24 hours a day, 7 days a week and provides the most protection against water damage. Some of the most well-known brands on the market are Flo by Moen, Phyn Plus, Flo-Logic, StreamLabs Control, Water Hero, and Leak Defense. **This credit applies only when evidence is provided and is being actively monitored.**