Save Money and Reduce Claims with 4 Smart Home Devices

Smart homes are no longer a thing of the future. Smart technology and the internet are empowering homeowners to monitor their homes' critical systems straight from almost any mobile device.

What is a Smart Home?

An emerging trend in homes is streamlining all smart devices on one mobile application. Being able to control different features of your home with a mobile device gives you the ability of control. Before we get into specifics, it's important to distinguish a smart home and connected home.

A **connected home** offers the simplest example technology in homes. It refers to the infrastructure installed that allows devices within the home to communicate via the internet. For example, using your iPhone to switch applications on your Smart TV through your Wi-Fi network.

A **smart home** builds on the infrastructure of a connected home. The term "smart home" is used to define a residence that has appliances, heating and cooling, lighting, security systems, entertainment systems, and more that are connected to the home network and can be controlled remotely or with a timer.

Devices Making Homes Smarter.



Thermostats: Smart home thermostats are very convenient and make your home more energy efficient. These devices allow you to adjust temperature settings from a Wi-Fi connected device and it can be automated to follow a desired schedule. Some thermostats even have sensors that you can place in different rooms to tell when no one is home, so it can turn the A/C or heat down or off, much like motion sensor lighting.



Leak Detection Sensors: Early water detection is extremely important. Homeowners who have suffered a burst pipe, water heater, or even a dishwasher leak can relate. Smart leak detection sensors can alert you via smartphone as soon as a water leak is detected, so you can whip into action before maximum damage has occurred.



Home Security Systems: Your home security systems and surveillance cameras can now be controlled remotely. This makes it easier to monitor your home no matter where you are. There are many different system options where you can either monitor your home yourself or pay a fee to have your home monitored by professionals all day, and they will contact your local emergency services if alarms are triggered. lighting.



Fire Detectors: While your standard smoke detector can still be considered a great tool for your safety, it will only alert you of a fire or smoke build-up when you're at home. Smoke and fire detectors that you can access via your Wi-Fi connected device can alert you anywhere. This facilitates a faster call to emergency services when you're away. This technology can save lives and avoid the total loss of a home.

Do Smart Homes Reduce Premiums?

Investing in a smart home can also help you out with your homeowner's insurance premium. From detecting fires to preventing break-ins, smart devices can save your family and your home from unforeseen accidents that can cause devastating losses if left undetected.

Another major benefit of installing preventative technology at home is eligibility for discounts on your home, condo, or renter's insurance. Some insurance companies will indeed offer you a discount for installing safety devices that reduce the risk of an accident from happening.

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