



Alert: Home  
alarm jamming  
detected

Alert:  
smoke detected

Alert:  
Water leak  
detected

Car located at  
 $N40^{\circ} 44.9064'$ ,  
 $W073^{\circ} 59.0735'$

# IoT use cases for insurance

## Connected alarms: reliable security uptime

Most residential security alarms are connected via the Global System for Mobile communications (GSM) to a central alerting system, but with cheap GSM jammers now widely available on the Internet, burglar intrusion is much too easy. Sigfox provides back-up connectivity to ensure alarms are transmitted to security companies if the primary GSM is jammed. Where reliable security systems are installed, insurance companies can reduce the cost of insurance against theft.



## Connected smoke detectors: reliable uptime and fire alerts management

Smoke detectors are a critical life-saving device that must be operational in case of a fire. IoT-connected smoke detectors transmit functional information through the Sigfox network and can send real-time alerts. Alerts can be sent as phone calls, SMS messages or emails to property owners to notify smoke detector malfunction, or to any security provider to handle smoke detection. With a reliable smoke detector and a solution for improved reaction in the event of fire, fire-related insurance claims can be reduced.





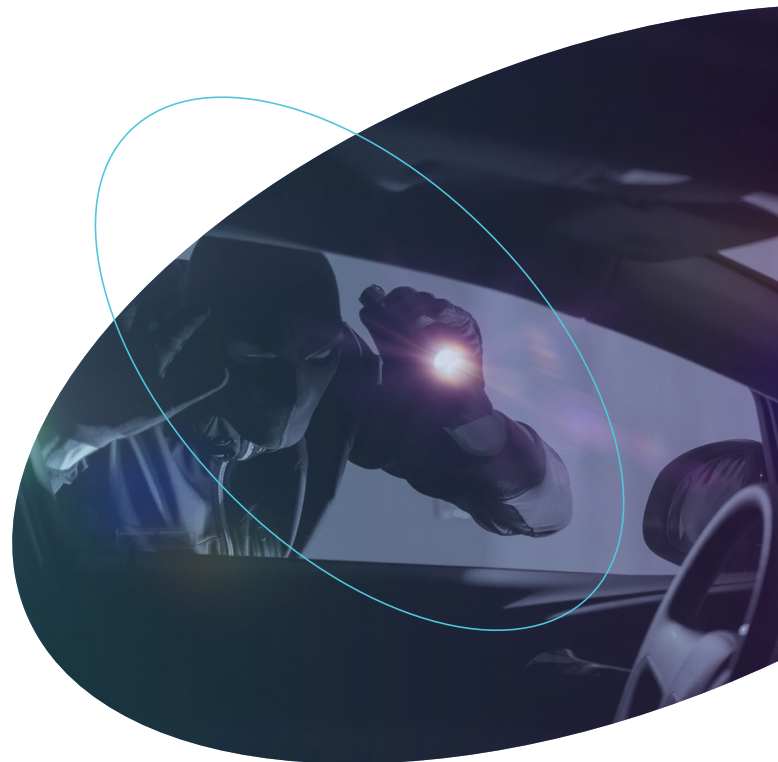
## Leak detection: real-time remote water leak notification

IoT thermic flow solutions detect water leaks anywhere in the plumbing system. In the unfortunate event of a water leak, a real-time alert is sent to the property owner's phone or email. Early detection of water leaks can reduce the impact of water damage and consequently insurance claims.

## GPS trackers: recover stolen vehicles

Car thieves who use GSM jammers have met their match with Sigfox IoT trackers. Because Sigfox uses radio signals that can't be jammed, the trackers will continue to transmit GPS coordinates without interruption, even if the vehicle is stolen.

Sigfox-enabled trackers allow insurance companies to work with security providers and police to recover stolen cars, motorcycles, lorries, utility vehicles, bicycles and just about anything with wheels. IoT tracking solutions have positive financial implications for insurance companies and offset the cost of customer premiums.





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