



Tips for maintaining your connected home

Automated. Connected. Smart. Homes that run on technology can make your daily life easier — until the power goes out or something breaks down. McKinsey & Company projects there will be 29 million connected homes by end of 2017.¹ If you have one of them, you can operate many aspects of your home from your computer, mobile phone or possibly by speaking directly to a smart device.

Automated home systems allow you to peek at the contents of your refrigerator while at the grocery store, turn your alarm system on or off from your mobile phone, adjust the temperature inside your home, turn on and off lights while you are away or play music throughout an interconnected whole-home entertainment system, to name just a few.

While most equipment breakdowns may only cause a brief inconvenience, some can lead to bigger problems, such as extensive food/wine spoilage, water damage or even fires. While your insurance policy may cover you from certain equipment breakdown losses, Nationwide Private Client® Risk Solutions recommends the following simple tips to help spare you the inconvenience of dealing with one:

- Hire professionals annually to inspect your smart home systems, including any HVAC equipment, green energy heating elements, appliances, security systems, elevators/ chair lifts and entertainment equipment.
- In between professional inspections, check equipment regularly for any signs of damage or malfunction.

- Employ a three-layer approach to power surge protection. Surge protection should be installed at the electrical meter, at the electrical panel and at the electrical device. A licensed electrician can recommend and install protection at the first two layers, and homeowners should simply use surge suppressor strips or outlets on each device that requires protection. Unfortunately, most homeowners miss at least one of these important layers, which can cause critical failure of smart home equipment.
- Consider installing an emergency electrical generator. This will allow your home's HVAC, alarm systems, refrigeration and wine storage units to operate normally when the power grid is interrupted by storms or other natural disasters.
- Protect your home computer and Wi-Fi systems with strong passwords to prevent someone from hacking into your home equipment, and change your passwords regularly. In addition, we recommend using different passwords for different devices.

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. For more information on how you can help prevent losses, visit nationwide.com/solutionseries.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family.

¹mckinsey.com/spContent/connected_homes/index.html