

# Farm Sentinel Program

## Frequently asked questions

### 1. What is the Farm Sentinel Program?

The Farm Sentinel Program by Intact Insurance is designed to reduce the risk of fire in agricultural operations and to reward customers for investing in effective loss prevention measures.

The program enlists the services of an authorized vendor, which has created an electrical safety solution that encourages best practices for maintenance and fire prevention.

### 2. Why did Specialty Solutions develop the Farm Sentinel Program?

As part of our ongoing commitment to helping your farm customers protect their livelihood, Intact Insurance Specialty Solutions introduced this program because it can save thousands of dollars by reducing the risk of fire in agricultural operations.

Fire is a leading cause of loss for agricultural operations in Canada annually and a significant number of agricultural fires are caused by electrical issues which could have been prevented through proper detection measures.\*

\*Source: Canadian Farm Builders Association, Barn Fire Prevention. <http://www.cfba.ca/barn-fire-prevention>

### 3. How does the solution work?

Smart sensors are installed at the main electrical service to provide continuous electrical network surveillance 24/7. These sensors can detect electrical and thermal anomalies and faults on the farm's network such as:

- Non-conforming cabling and configuration
- Motor degradation and faults
- Faulty or inadequate ventilation and lighting components
- Overheated breaker panel

If an anomaly is detected, a text message and/or email will be sent to alert the customer and/or their electrician immediately.

The customer and electrician have access to a personalized dashboard to assist the diagnostic process and identify faults. The authorized vendor, in turn, will provide support to encourage corrective action to take place.

### 4. What type of information does the dashboard provide?

- Real time electrical data from the units such as Electrical Fault Monitoring levels on each electrical panel under surveillance
- Real time electrical panel temperature
- Historical data displayed in a customizable graphic
- An *Electrical Safety Index* that gives a rating from (A) for *Excellent* to (E) *At Risk* to provide a general reference as to the overall health of the electrical network.

### 5. Who is the ideal customer?

Livestock farmers – for new business and renewals.

### 6. How does a customer sign up to participate?

1. The customer contacts their broker for a list of authorized vendors.
2. The customer contacts the service provider authorized by Intact.
3. The chosen authorized vendor assists the customer's electrician and issues a certificate.
4. The customer advises the broker and provides a copy of the certificate.
5. The broker advises Intact Insurance and provides a copy of the certificate as proof.
6. Intact Insurance updates the policy and applies the discount.
7. Intact Insurance sends the updated policy and endorsement to the broker.



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### 8. How long does it take to set up the solution?

It takes approximately two hours to set up the installation. Once this is done, continuous (24/7) surveillance starts and the system will detect any issues. If an issue arises, an immediate communication is sent to the customer and/or their electrician.

### 9. Who installs the solution?

The unit can be installed by the customer's electrician and the authorized vendor can provide the required guidance and training. The authorized vendor can also recommend an electrician to install the solution.

### 10. What is expected from the customer?

The customer is expected to maintain a functional system, subscribe to the monitoring services and share the data collected with the broker and Intact Insurance.

The data is collected by the authorized vendor and provided to the customer. The customer is expected to provide the data to their broker and Intact Insurance.

### 11. How is the data used?

The data will be used to support risk mitigation and consultation sessions with customers. These consultation sessions will help the Loss Prevention team identify hazards and develop a program to minimize risks to the farm operation.

### 12. What if a client doesn't take immediate action and a claim results?

The solution is an element of our agricultural loss prevention program. Each claim is handled on a case-by-case basis, allowing the claims team to review any information to determine its significance to the loss, however, the solution is not intended to be used for claims processing purposes specifically.

### 13. How do customers benefit from this investment?

- The program is simple to set up, and the monitoring and reporting processes are efficient.
- The customer and their electrician are updated in real time.
- The program helps reduce the risk of electrical fires and potential losses as the technology can detect issues and faulty components can be replaced or repaired before a costly fire occurs.
- The solution can help customers manage maintenance efforts and avoid costly operational downtime or premature equipment failure.
- Participating customers that sign up for the monitoring services can earn a 10% discount on the rate for the building, building equipment and animals that are protected by the monitoring system.\*

\*The discount will be applied based on proof of installation. The customer must provide proof to the broker, who in turn provides it to Intact Insurance.

### 14. How do brokers benefit?

- You can offer your customers the Farm Sentinel Program with confidence, knowing that our authorized vendor has proven solutions to prevent devastating fires, while providing tools to support operational efficiency.
- You have an opportunity to showcase your expertise and the value you provide by offering a solution that proactively protects your customers' livelihood and long-term investments.



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- Providing value added consultation that results in loss prevention can lead to higher customer retention.
- You can have fewer fire-related claims to help manage.

### **15. How does Intact benefit?**

Historic claims data indicates there is an average loss of more than \$3 million annually, as a result of agricultural fires. Many of these fires were caused by electrical issues that could have been detected with the proper sensor and surveillance equipment in place. If the authorized vendor solution had been in place, it is estimated that close to 50% of these fires would have been prevented.

### **16. Which provinces will offer the Farm Sentinel Program by Intact Insurance?**

The program is offered nationally.

