

## A Smart Home?

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The biggest difference between new and old homes used to be purely structural. The building material tended to be the same, wood, brick, stone, veneers, etc. But the size and layout often changed regarding rooms use of space, ceiling clearing, garaging and prominence of modern bath and cooking areas. Those differences, naturally, became greater in direct relationship to home costs. The more expensive a home, the greater the difference in its layout and design. Such changes didn't affect how new homes were covered. However, there is a change appearing in modern homes that could mean an altered coverage approach is needed.

Newer, more expensive homes may often be smarter than their predecessors. The increase in residential I.Q. is due to electronics. A conventional home is consists of the structure and its heating/cooling, plumbing and electrical systems. The control over these systems has, largely, been manual and the electrical component consisted purely of utilities (lights, power supply for appliances, heating cooling power supply etc). Another, separate area of electronics existed as personal property, in the form of televisions, computers and sound systems.

A smart home represents a much higher level of integration that is blurring the structural versus personal property border. Loosely speaking, a smart home is one that contains a higher level of internal wiring. The wiring provides residents with the ability to remotely control different devices.

The structural wiring, sometimes referred to as a home network, typically provides remote control over the following areas:\

- Home security systems (alarms)
- Electronic door locks
- Garage Doors
- Lighting
- Thermostats
- Home Entertainment System
- Smart appliances (coffee makers, washers, dryers, ranges, etc.)
- Robot vacuums
- Home computer systems and communications

This higher level of integration may soon call for changes in how basic homeowner policies respond to losses, particularly those involving structural damage or power interruption that may cause greater direct and indirect loss to owners of smart homes. Advances in smart homes will introduce the ability to control more of the residential environment and may give more homes access to the technology via, affordable, retrofitting.

If you have a smarter home, besides being proud, you should also discuss whether your insurance coverage properly handles your, more intelligent, home.

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