

Rosgosstrakh the first among Russian insurance companies launched a new service for owners of Smart Home systems. Now customers whose apartments are equipped with special sensors can get a discount of up to 40% for housing insurance. This was made possible thanks to the integration of the insurance product with the SPRUBUB platform.

The system works as follows: sensors of leaks, smoke or movement transmit information not only to the owner, but also directly to the insurance company. When the signal is triggered, Rosgosstrakh employees immediately contact the client to warn about a possible problem. If the incident still occurred, the company helps to issue an insured event and compensates for the damage.

You can draw up a policy directly in the Spruthub application in just a few clicks. Insurance begins to operate the day after payment. There are three coverage options for a choice - for 1, 3 and 5 million rubles. The maximum discount is available to those who use sensors recommended by the insurer and platform.

According to the operating director of Rosgosstrakh Evgeny Ilyin, integration with a smart home is a step towards more convenient and safe insurance. In the future, the company plans to use artificial intelligence to analyze data from temperature sensors, illumination and energy consumption. This will not only respond promptly to problems, but also prevent them.

For example, a sharp increase in energy consumption can signal the risk of network overload, and non-standard temperature indicators of a possible leak or heating. Movement sensors in combination with geolocation will help identify unauthorized penetration into the apartment.

The Spruthub platform supports thousands of devices from different manufacturers and works even without the Internet. As its general director Oleg Chelbaev noted, the Smart House now brings not only convenience, but also real financial benefits. The better the housing is equipped, the lower the risks for the insurance company - and, therefore, the higher discount for the owner.