

The Nationwide® Private Client insurance policy offers coverage that includes protection against water damage, which is a significant risk for homeowners, with the average home leaking about 10,000 gallons of water annually. To mitigate this risk, the policy encourages the installation of Phyn smart water products, specifically the Phyn Plus (2nd generation), which can help monitor water usage and detect leaks. As a policyholder, you may be eligible for savings on the Phyn Plus device and potentially qualify for a credit on your homeowners insurance upon installation. The Phyn system operates by being installed on the main waterline, creating profiles for each water fixture in the home to monitor usage patterns. It alerts homeowners to potential leaks or freezing conditions, allowing for remote water shut-off via a smartphone app, and includes an auto shut-off feature for severe leaks along with daily plumbing checks.

To install Phyn, you must order the device from phyn.com/nationwide-private-client, ensure there is an outlet within 10 feet of the water entry point, and schedule a plumber for installation. After installation, to receive the insurance premium credit, you need to download the Phyn app, create an account, and pair the device to your Wi-Fi. Then, you can select the Home Insurance Discount option in the app, choose Nationwide Private Client as your insurance company, and follow the steps to have your discount certificate emailed to Nationwide. It is important to note that the availability of the Phyn devices may vary, and a refundable deposit may be required for back-ordered items. The insurance products are underwritten by Crestbrook Insurance Company, and eligibility for products and discounts may vary by state. Nationwide does not provide the Phyn devices or services, which are offered by Phyn.