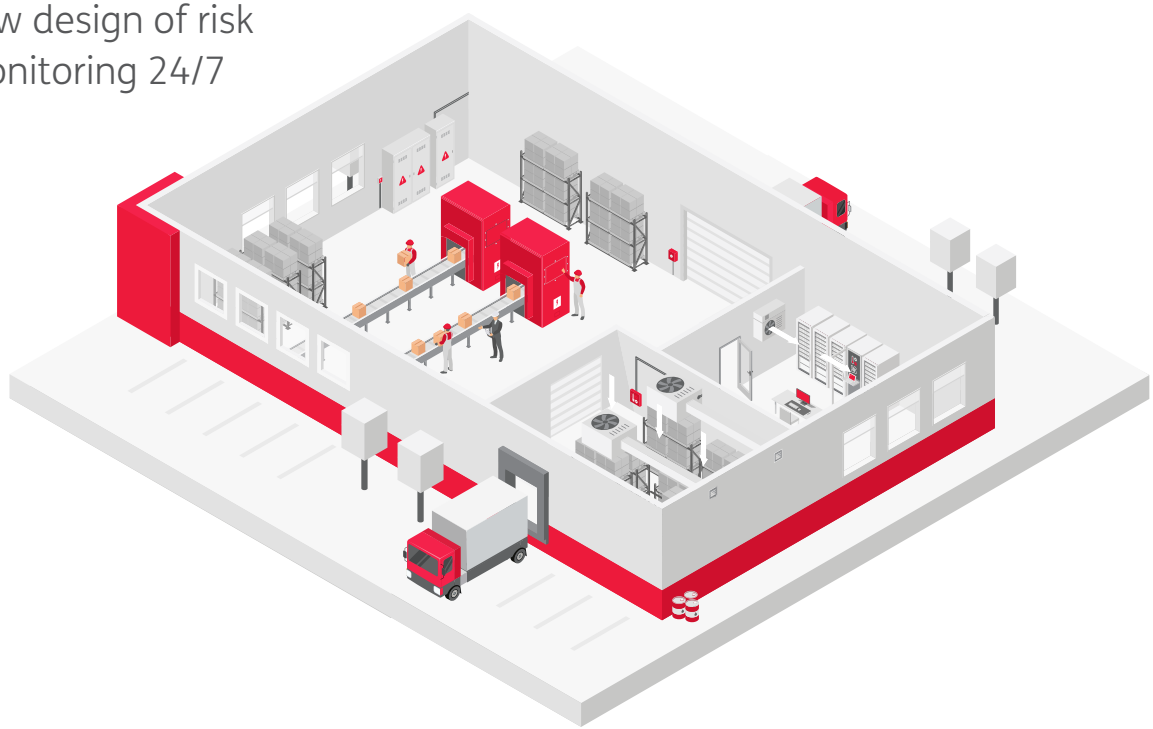
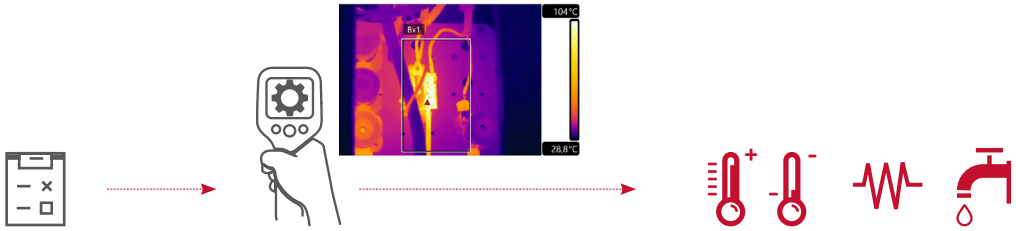
SMART CONTROL

new design of risk monitoring 24/7





Preventive recommendation

Thermography Inspections

SMART CONTROL

How it's done today – prevention

- Risk inspection – preventive recommendation once a year
- Thermography – as a consequence of risk inspection – risk score at the specific moment

Next step

SMART CONTROL:

- utilizes IoT (Internet of Things) technology
- is a modern method for monitoring company's parameters all day long
- is technology that helps to prevent damage and strengthens the protection of the company's assets

Do you know?

During the average insurance survey, experts detect 5 to 7 anomalies in the electrical installation. One of them being critical (on average).

SMART CONTROL allows you to avoid the risks that every entrepreneur fears:

- loss of assets
- downtime in operations
- loss of contractors

25% of fire incidents at industrial facilities is caused by electrical installation failures.

How does **SMART CONTROL** work?

- bunch of small sensors integrated into a network
- allows to detect anomalies and warn customers about potential threats resulting from variations of following causes:
  - temperature
  - vibrations
  - humidity
  - power status
  - flooding/water damages

SMART CONTROL is also able to gather information from other devices already in use by the client.

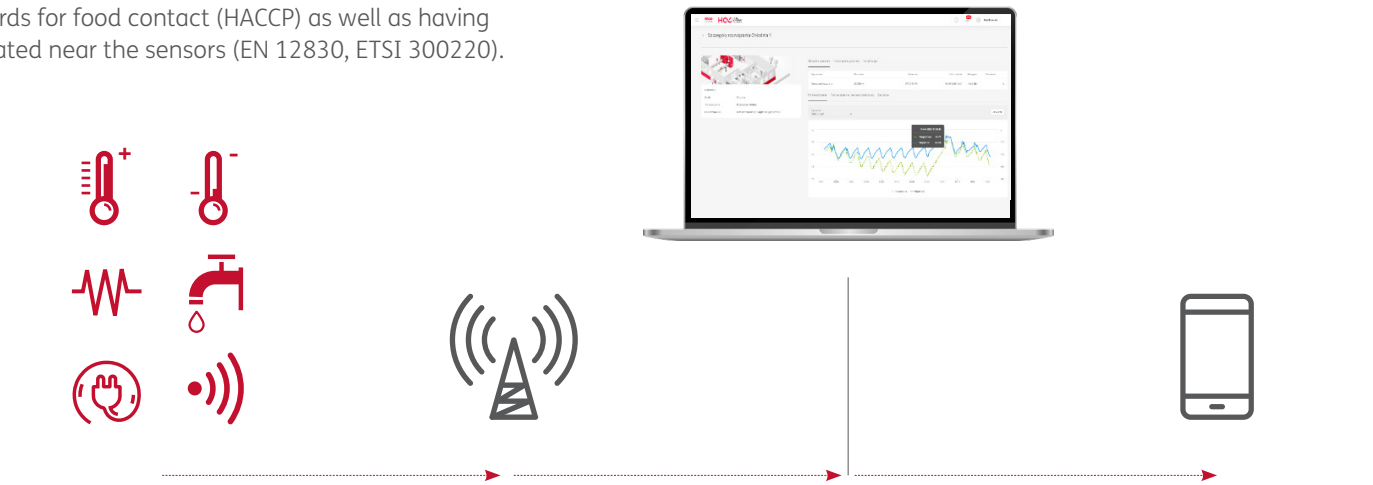
Sensors meet European standards for food contact (HACCP) as well as having no impact on other devices located near the sensors (EN 12830, ETSI 300220).

How does **SMART CONTROL** predict?

Data analysis is based on prediction models integrated into IoT Platform which enables precise recognition of potential failures or events.

SMART CONTROL contains:

- analysis of temperature distribution in electrical switchboards – implemented model by ERGO Hestia & Hestia Corporate Solutions
- electrical engines and bearings condition monitoring – distributed by vendors (ABB, Dodge)
- analysis in server rooms, spaces with required temperature regime (fridges, freezers etc.) – implemented model by ERGO Hestia & Hestia Corporate Solutions



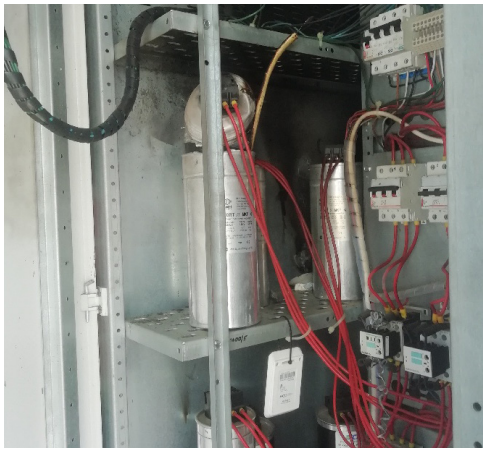
SMART CONTROL:

- controls key areas in the company, monitors risk on an unprecedented scale
- transmits valuable data and allows minimalization of the risk of emergency situations
- enables **proactive** decision - making processes

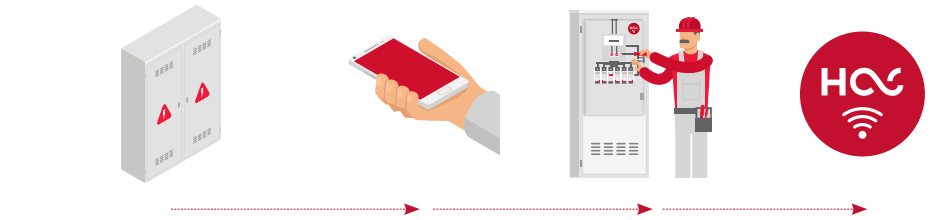
Real use cases:

Electrical switchboard

Electrical switchboards are sensitive to high temperatures. This can cause damage to components inside them and potentially lead to a fire that can spread to neighboring objects.



Food sector - fruit processing and freezing – July 2022

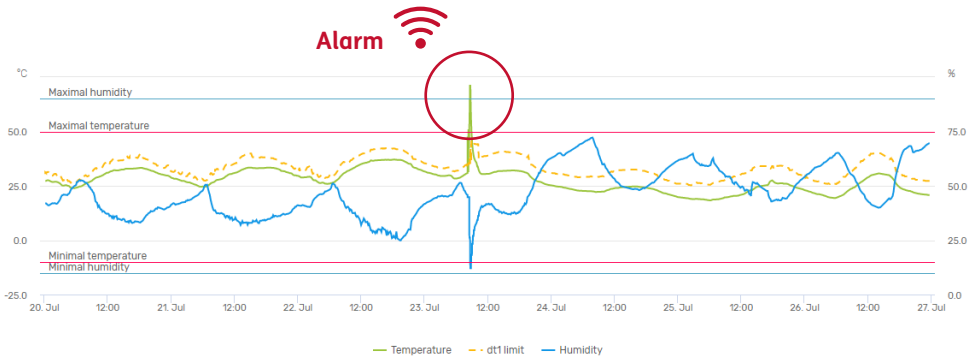


Sudden rise of temperature due to an explosion of a capacitor bank

Immediate alarm @ and SMS

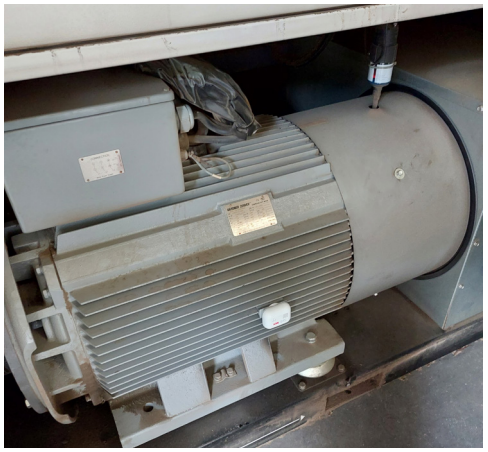
Employee reaction

Continuation of monitoring

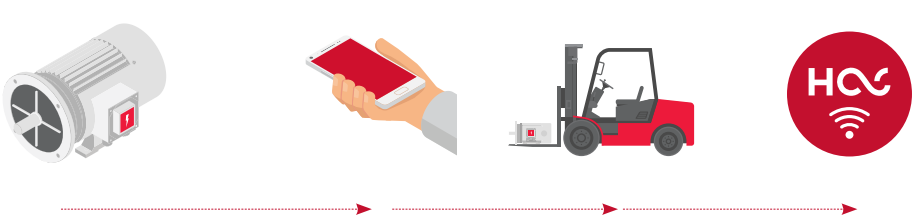


Electric engine

Improper operating parameters of an electric engine can lead to damage and increased electricity consumption followed by production downtime.



Food sector - Grain mills – April 2021

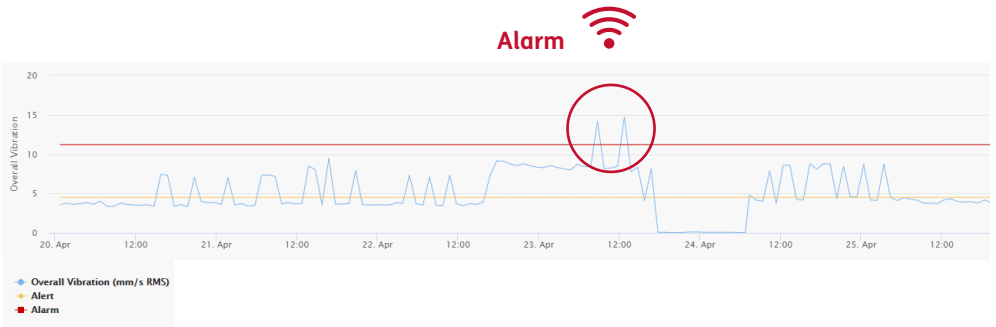


Engine anomaly detected at an early stage

Immediate alarm @ and SMS

Reaction

Continuation of monitoring



Advantages of the **SMART CONTROL** offer in ERGO Hestia

Implementation of the **SMART CONTROL** system:

- minimizes the risk of disrupting the business continuity of the company's operations
- reduces the probability of fire
- lowers the costs of maintenance and operation of devices
- strengthens the stability of relationships with contractors
- helps avoid reputational losses
- provides added value (alternative monitoring system)
- ensures the necessary time for situation verification and taking action
- extends the basic scope of insurance protection (preventive clauses)

How do we sell?

Classic Insurance Model

Standard Property Coverage

Smart Insurance Model

Standard Property Coverage + IoT clause + Risk Monitoring (Smart Control)



IMPORTANT!

- cyber-risk free – building our own access network
- secure data storage including backup and data retention plan
- data from SMART Control does not negatively affect the claims settlement process!
- SMART Control can be a part of local policies issued by ERGO Hestia – please contact ERGO Hestia's INI Team if you want to include SMART Control extension to policy request