

**Providing your
commercial clients with
security devices to help
protect against the
commons risks their
premises face**

A new digital Risk Management
solution at no cost to their
business*



Working together with **SimpliSafe**

Smart security at **no cost***

Having the right cover in place is critical. But isn't it better for businesses to be doing all they can to prevent bad things from happening in the first place?

We've partnered with security experts SimpliSafe. As part of an initial pilot, you can offer your Aviva commercial policyholders a smart security bundle that provides instant app notifications to help protect against common risks, such as unwanted entry, fire and escape of water.

What your client gets

A bundle of SimpliSafe devices including a SimpliCam HD Camera, a Temperature Sensor, a Smoke Detector, a Motion Sensor, Water Sensors and Entry Sensors. They'll also receive eight months of SimpliSafe's Pro Premium Professional Monitoring service.

And you can offer the bundle at no cost*

As one of our participating brokers in this 12-month pilot, you can offer this bundle of devices worth £332.50 ex VAT RRP, and eight months of SimpliSafe's Pro Premium Professional Monitoring service, **at no cost*** to your eligible clients.

*Aviva are funding the SimpliSafe smart security devices worth £332.50 ex VAT, and eight months of the Pro Premium Professional Monitoring service. If your client wishes to continue the Professional Monitoring service beyond the introductory period, they will be charged £16.66 ex VAT per month unless they decide to pause or cancel the service. The Pro Premium Professional Monitoring service also offers Guard Response, which is an additional charge if required. If your client does not wish to opt in to this, they need to let SimpliSafe know.



The foundations



Prevention first

This exciting new proposition forms part of our prevention-first strategy. Our commitment is to be there for our customers when the unexpected happens, but we also want to provide innovative solutions to help prevent bad things from happening altogether.

By embracing new technologies and developing preventative solutions like this, we hope to help our clients to mitigate or reduce the risks their businesses face.



A difficult 18 months

The last thing businesses need at the moment is more disruption from a common risk that could have been preventable. We hope these devices will help to provide more control to our customers, allowing them to focus more on what matters most.



A few words from Aviva

“Aviva’s partnership with SimpliSafe highlights our commitment to helping customers to prevent bad things from happening. Our role as an insurer is to be there to support individuals and businesses in the event of a claim, but we want to do more to help stop them happening in the first place.

We’ve invested in this proposition because we wholeheartedly believe it’ll deliver in helping our customers to potentially reduce the quantity or severity of claims, limiting unwanted disruptions in the future.

Through the data that Aviva capture, our long-term ambition is to fundamentally change how we write business for those customers who we know to be a ‘better risk’ based on their adoption and utilising of security devices to protect their business.”

Gareth Hemming
Chief Distribution Officer

Meet our partner, SimpliSafe ▶



Meet SimpliSafe

- ✓ Founded in the US over 10 years ago and launched in the UK in 2019.
- ✓ Provide security solutions to protect from common hazards.
- ✓ DIY security systems that are self-installed and self-maintained.
- ✓ No drilling. No wiring. No tools. Set up takes less than an hour.
- ✓ Systems that are designed to be professionally monitored 24/7.
- ✓ No long-term contracts.
- ✓ Dedicated UK business line based support team to help commercial customers.
- ✓ Rated excellent by customers on Trustpilot
- ✓ Over 100,000 commercial customers in the US*



*100,000 business customers as stated on the SimpliSafe Business Security website: <https://simplisafe.com/business-security>

What's in the **bundle**?

Base Station

Built with a backup battery in case of a power outage. Just plug in and follow the instructions to start protecting.



Keypad

Use the keypad to set up, control and arm your sensors. Also includes a hidden panic button in case of an emergency.



SimpliCam HD Camera

See what's happening in your premises anytime via your smartphone, tablet or computer.



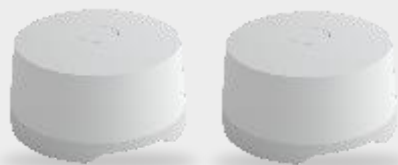
Two Entry Sensors

Guard against break-ins with sensors that are triggered by the opening of doors and windows.



Two Water Sensors

Detects escape of water and potential flooding, so you can minimise the potential damage.



Temperature Sensor

Triggers when the temperature drops below 5°C so you can prevent pipes from freezing and bursting.



Motion Sensor

Mount in the corner of a room for maximum coverage and it will detect and alert you to any movement across the entire room.



Smoke Detector*

Triggers when a fire's smouldering, emitting loud system-wide sirens to alert you and your employees.



*Disclaimer: This Smoke Detector and any associated monitoring service is not a substitute for a commercial-grade fire detection and warning system where this is required. It is your client's responsibility to conduct a fire risk assessment to determine the most appropriate fire detection and warning system for your premises. Depending on the risk assessment and the building regulations in the area, the Smoke Detector may only be suitable for use in tandem with a commercial-grade fire detection and warning system. The Smoke Detector is intended to assist with data capture and (if selected) monitoring services in relation to fire incidents via the monitoring app.

Optional devices available

SimpliSafe have a number of additional sensors and devices that aren't included in the bundle as part of this offer.

Glassbreak Sensor

Detects potential unwanted entry or damage to glass windows or doors.

- Detects the distinct sound of glass from up to 20' away
- Place on a shelf or adhere to a wall facing a window or door
- Straightforward peel and stick installation



Panic Button

Your personal security guard.

- Pressing the Panic Button instantly triggers the alarm
- Can be customised to send silent or audible alarms
- Install in an easy to reach location



Siren

Scares off intruders.

- Features a 105dB siren
- Water-resistant for outdoor use or can be used indoors



Key Fob

Control your system from up to 9 metres away.

- Arm & disarm with a push of the button
- Features a secret red panic button



Aviva policyholders to get 30% off additional purchases*

If your client wishes to purchase any of these devices, or any extra devices of those already included in the bundle, they are entitled to 30% off RRP. They will receive details of the discount code with their SimpliSafe devices. The code can be used online on the SimpliSafe store, or via the telephone on 0800 456 1744.

*Discount code is only eligible for Aviva policyholders who have redeemed the SimpliSafe bundle during the period of the pilot. The discount code provided directly to your client will expire on 1 September 2022. It can be used on the SimpliSafe online store (<https://simplisafe.co.uk/alarm-sensors>) or by calling SimpliSafe directly on 0800 456 1744. You can only use one discount code per order and the code will not be valid for redemption against items included in a SimpliSafe promotion.

A few words from SimpliSafe

“At SimpliSafe we are proud to protect more than 100,000 businesses*, with over a decade of experience in the security system sector. We are pleased to be partnering with Aviva to offer their commercial customers a solution to help prevent common incidents that can happen in the workplace, such as burglaries, fires, water damage and burst pipes.

Business owners can face a number of challenges and more recently COVID-19 caused a lot of uncertainty, but one thing they can control is the safety of their business and its premises.

We are looking forward to getting SimpliSafe systems into the hands of Aviva customers to help better protect their businesses.”

Jonathan Wall

UK General Manager, SimpliSafe

The additional services provided ▶

*100,000 business customers as stated on the SimpliSafe Business Security website: <https://simplisafe.com/business-security>



Helping to give you additional peace of mind

Your clients will receive eight months of SimpliSafe's Pro Premium Professional Monitoring service for free*. It will cost £16.66 ex VAT a month after that unless they choose to pause or cancel the subscription.



24/7 professional monitoring and dispatch

SimpliSafe will alert the police and fire services the moment there's trouble.



Unlimited video recording

See what's happening anytime with HD video and unlimited recording.



Mobile App

To arm and disarm the system, watch cameras and see the event timeline.



No phone line needed

The system communicates via WiFi and has a back-up sim in the event of a power outage.



Alarm alerts

SimpliSafe will call if there's an alarm and dispatch the police if necessary. They can also dispatch one of their security experts with the Guard Response service (this is an additional charge) **



No contracts

Clients can pause the service anytime – no questions asked.

* eight months complimentary Professional Monitoring once activated. Your client will need to enter payment details to activate the service. If your client does not pause or cancel the service before the end of the complimentary eight months, they will be charged £16.66 ex VAT each month until they decide to pause or cancel.

** Guard Response is an additional charge over and above the £16.66 ex VAT monthly fee for the Pro Premium Professional Monitoring service. If a guard is dispatched to the premise, your client will be charged £62.50 ex VAT for the first 15 minutes they are at the address. To opt out, your client will need to notify SimpliSafe on 0800 456 1744.

It's for **new and existing clients**

1

This is for new or existing Aviva commercial policyholders with business traded through our regional branches.

This offer is not available for our clients in the Channel Islands, Isle of Man or Scottish Islands.

2

For Commercial Combined, Motor Trade and Property Owner clients, excluding care.

3

For policies less than £25,000 premium.

4

For policies where we don't specify an alarm as a condition.

5

Is suitable for clients with multiple premises.

For each eligible premise, they will be entitled to a bundle for each.

We're automatically identifying your eligible clients

To help you understand which of your clients is eligible, we'll publish an offer flyer in e-Documents under the Commercial Intelligence Insights tab.

View the [demo](#) for more information.



Help us to prove **success**

We need your help. To be able to evolve our insurance offering, we need to be able to evidence it works. Talk to your clients about this proposition, and we both win.

Aviva will produce an offer flyer automatically, and provide you with eligible case lists

You provide the offer flyer to your eligible clients

Your client redeems the offer

by calling SimpliSafe on 0800 456 1744 and quoting their policy number and unique voucher code found on the offer flyer

SimpliSafe send the kit

Your client installs all devices

SimpliSafe share agreed data with Aviva

Aviva use data to evidence assumptions

Throughout the process, SimpliSafe will be there to support your clients with installation and any ongoing questions or queries. All we ask is you make sure your client is aware of the proposition to help mitigate or reduce the severity of the risks they face.



What's in it for **me and my client?**

For your client

- ✓ A smart security solution **at no cost***, offering your clients digital security, and more control over their premises.
- ✓ We hope to help prevent or reduce severity of claims - limiting potential disruption, allowing your clients to focus on what matters.
- ✓ SimpliSafe's Pro Premium Professional Monitoring service can help to give your clients additional peace of mind – we'll fund the first eight months, then it's £16.66 ex VAT per month thereafter (no minimum contractual commitment) .

What's in it for you?

- ✓ Competitive advantage opportunity. Providing a USP over those not involved in the pilot, helping to attract and win new business.
- ✓ Hopefully improving claims ratio, account profitability and retention rates.
- ✓ Being a trusted advisor for your clients, going beyond just placement. Through your strong relationship with Aviva, you're proactively bringing solutions that help with their risk prevention requirements.



Ultimately, we hope to improve insurance cover

Aviva's aim is to benefit from our customers being better protected, and the data from the devices. We hope to be able to prove that customers who install and use these devices are a better risk to Aviva, allowing us to differentiate our insurance offering for these customers.

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A word on data

Our goal is to capture enough data over the course of this pilot to prove that those who use the bundle present less of a risk than those who don't. Ultimately it will enable us to offer improved cover to the former.

Here's a list of data Aviva will have access to

- The take up of the offer itself.
- The activation of the devices in the property.
- Any deactivation of the devices.
- Any times that the devices issue an alert.
- Any additional devices purchased (which will be at 30% off RRP) plus any optional monitoring subscription taken out.
- No video footage will be shared with Aviva. All Aviva will receive is an alert to say that the camera detected motion.

What data will you get?

As the client's insurance broker, you will not receive any of the event data that the installed devices capture. SimpliSafe will only share the limited data shown on the left with Aviva.

We will notify you of which of your clients have decided to redeem the bundle and those that have then taken up the option of the additional SimpliSafe Pro Premium Professional Monitoring service.

A few words from Aviva

“We’re excited to be able to offer this exclusive bundle of SimpliSafe devices to our SME customers, via our valued broker partners, and to have delivered this proposition in record time.

Working together with expert partners SimpliSafe, we’re helping to provide our customers with peace of mind that their business is protected and they have more control of their security.

Our ambition is to build customer-centric propositions and be there for our customers when it really matters. We’re absolutely achieving that goal with this collaboration. We’re really excited to see how this offer resonates with our customers, and how it can evolve in the future.”

Ben Lockett

Chief Innovation Officer, Aviva

Helping you to take this to market ►



Helping you to take this to market

As a client proposition, we need your help to take this to market. To help inform your clients of this exciting opportunity, we've developed a number of digital marketing materials:

Promotional digital one-pager

[Download now >](#)

Comprehensive FAQ document

[Download now >](#)

Product fact sheet

[Download now >](#)

Suggested email copy

[Download now >](#)

Please note that we are in a pilot and as such, you should limit your marketing activity to direct communication with clients only (email/phone) until otherwise stated.



Let's work **together**

All we need to improve our products is open and honest feedback from you and your clients.

Tell us what's working well, what's not, the feedback you're receiving, if there's additional marketing materials you may need...

How the feedback process will work

1. We invite you to nominate a champion in your brokerage that can be the voice of you and your clients
2. We'll hold informal, monthly catch-ups
3. We'll collate the feedback and create an action plan

If you'd like to send feedback at any time, you can also send it through to our dedicated team on propertytelematics@aviva.com



Questions?

Should you have any questions or queries, please contact your aligned Aviva sales manager or underwriter.

You can also contact us directly on propertytelematics@aviva.com

**It takes you.
It takes Aviva.**

Aviva Insurance Limited, Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The SimpliSafe security equipment and the services provided are not insurance products and are not authorised by the Financial Conduct Authority or the Prudential Regulation Authority.



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