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Today. Tomorrow. Together.

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Protect your assets against hailstorms with the latest developments in acoustic sensors.

Weather | Australia

Parametric Hail cover

Our tailored hail cover is based on data collected at your property and in the event of a claim, automatically triggers a fast and secured payment.

How does it work?

The consequences of a hailstorm can be devastating and the resulting damage is very difficult to estimate. Hail is generally very localised and can be characterised by various factors such as the size and weight of the hailstones, kinetic energy and the duration of the storm. Liberty has partnered with independent research lab Hailos, which provides specialised weather sensors that are utilised to deliver a reliable parametric hail cover.

Our solution uses an innovative acoustic hail sensor, powered by a solar panel, which remotely transmits information to our cloud-server. We handle every stage of the process from sensor installation by a loss adjuster, through to index definition and risk assessment.

This new generation of sensor is able to measure and store various parameters of hailstones including: time of impact, velocity, density and associated kinetic energy. By analysing these parameters with the physical properties of your assets, we can provide you with an insurance solution tailored to your needs.

Traditional parametric covers can present a "basis risk" due to the imperfect correlation between proxy index and real damage. By using an acoustic sensor, we are able to increase index accuracy and minimise basis risk. By combining parametric insurance with state-of-the-art technology, we can offer fast payment without loss adjustment to help mitigate your risks and protect your balance sheets.

Hailstorm event is detected by the sensor › Sensor transmits raw data to our server › Raw data is processed to extract information › All key metrics are available in real-time in your app › If pre-agreed cover is triggered, compensation is paid

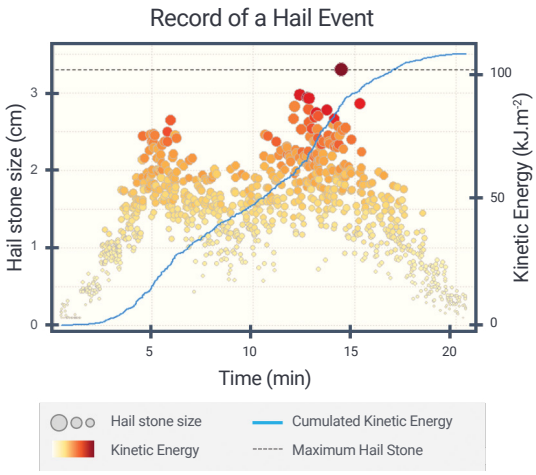


Our solution

- Is based on on-site data
- Is tailored to your needs
- Provides fast and secure payment

In order to identify your risk, we have a critical pre-analysis stage. This analysis helps us to understand your risks and transform them into an insurable index. We can use many indices based on your property and examine the most reliable parameters related to your assets and risk aversion, including:

- Solar panel: maximum hailstone size
- Greenhouse: number of hailstones above a threshold
- Car dealer: cumulative kinetic energy
- Other: we can define a custom index or build a mixture of different parameters



We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Information we require:

- Description of your assets and their location
- Level of risk you wish to protect – historical losses, damage indicators, etc.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.

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