

Dallas Insurers Offer New Rebates for Smart Water Shutoff Installation

15 DFW insurance providers offer incentives for homeowners to install water flow monitors

DALLAS, TX, UNITED STATES, November 4, 2025 /EINPresswire.com/ -- Water damage and catastrophic leaks in Dallas homes have sent claims skyrocketing — and many insurers fleeing Texas. Most notably, Progressive left Texas in the fall of 2024.

Insurance providers choosing to remain in Dallas value [smart water shutoffs and water flow monitors](#) for their ability to detect and prevent these major water damage events, and the high-dollar claims they create.

“Water-related claims are among the costliest in property insurance,” explains Jason M. Pond, a “Best in Dallas” personal risk advisor for Swingle Collins.

“The demand—and in some cases, the requirement—for these systems has grown significantly. These systems include advanced technology that detects unusual water flow or pressure changes, triggering alarms and sending real-time alerts via text or email.”

As a result of these benefits, major insurers now offer financial incentives for Dallas



Major insurance carriers offer incentives for smart shutoff devices in Dallas.



Installing a smart water monitor and shutoff greatly reduces the risk of home water damage.

homeowners who install these devices in their homes.

“Carriers are looking for a homeowner that is trying to mitigate risk,” explains Paxten Volbrecht, Director of Agency Operations at Jacobs Insurance Solutions. “An automatic water shut off valve will greatly mitigate water damage to the home.”

Mother Modern Plumbing, a Dallas-Fort Worth plumbing service, [released new data](#) that shows 15 insurance providers offer installation rebates and premium discounts for local homeowners who invest in these smart water monitors.



Insurance carriers offer discounts and rebates for products like Moen Flo and Phyn Plus.

The list of providers includes Chubb, Nationwide, State Farm, Farmers Insurance, Travelers, Liberty Mutual, AIG and American Family Insurance.

“The highest [discount] I’ve seen so far is about \$400-\$500,” Volbrecht states. This discount greatly mitigates the average purchase cost of \$500-600 for popular products like Phyn Plus and Moen Flo.

Select insurance vendors like Chubb offer further discounts on the purchase of affiliated products like smart water shut-off sensors. These sensors are placed directly in high-risk locations (like under the sink) to further reduce the risk of leak damage.

The need for smart water monitors and shutoffs in Dallas homes has grown over the last decade. NBC5 reports a 560% increase in double-digit insurance rate hikes since 2014. VIP Real Estate reports that average insurance payout for water damage in Texas is up to \$15,000.

Smart shutoff installation drastically reduces the risk of these claims. A LexisNexis Risk Solutions study found homes equipped with these devices reduced the frequency of paid water damage claims by 96% vs. homes with no flow monitoring device.

Homeowners interested in selecting an automatic smart water shutoff or monitor should check which products are incentivized by their insurer. Mother Modern Plumbing’s Master Plumber Steven Smith confirms 15 major carriers offer incentives for Phyn Plus devices, while 7 cover Moen Flo and 4 cover Leak Defense products.

Ultimately, the decision to install automatic shutoffs and water monitors is about savings and

peace of mind for Dallas homeowners.

"Most of our clients are busy professionals who want to avoid inefficiencies and unexpected expenses whenever possible," says Pond. "That's why I strongly advocate for the use of automatic water shut-off devices."

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About Mother Modern Plumbing

Mother Modern Plumbing is a residential plumbing company based in Dallas-Fort Worth, known for its diagnostic expertise and clear, fixed pricing. The company provides a tech-driven approach to water damage prevention based on direct training and certification from smart water shutoff brands like Phyn and Moen. Learn more at callmother.com.

Matthew Silkwood

Mother Modern Plumbing

+1 979-220-1702

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