

Plumbers and Insurance Experts Name Top 3 Smart Water Shutoffs for Home Leak Prevention

Phyn Plus, Moen Flo and Leak Defense by Watts named best by Master Plumbers

DALLAS, TX, UNITED STATES, November 25, 2025 /EINPresswire.com/ -- As more insurance carriers provide discounts and rebates for homeowners who install smart water shutoff valves, interest in these products is peaking. [A new study](#) of the industry's most notable smart water monitoring products names the three best options for most homeowners.

The study, conducted by Mother Modern Plumbing of Dallas-Fort Worth, combines insights from experts in all fields related to home leak prevention. A team of certified Master Plumbers evaluated seven leading smart water monitor and shutoff products for leak prevention, accuracy, installation methods, cost and ease of use.

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Insurance experts from Swingle Collins and Jacobs Insurance Solutions provided clarity on which insurance carriers offer incentives (like installation rebates and premium discounts) for specific products, as well as specific

The Phyn Plus 2nd Generation Smart Water Assistant was named best for most homeowners by this comprehensive

study. It notes Phyn Plus as the most accurate smart water monitoring product on the retail market for detecting plumbing leaks in the home.



Phyn Plus 2nd Generation was named best smart water shutoff valve by Master Plumbers and insurance experts.

Phyn Plus offers the distinct advantage of using ultrasonic flow sensors to detect leaks, unlike the plastic turbines and moving internal parts in other devices. This has led Phyn to become the most widely adopted smart water shutoff valve by insurance carriers- [15 Texas-based insurers](#) currently offer incentives for homeowners who install the device.

“Meeting with Phyn and the company, understanding the technology and everything that goes into the 2nd Generation- it gave us a lot of confidence in how the product works,” says Steven Smith, Responsible Master Plumber at Mother.

Moen Flo Smart Water Monitor and Shutoff was named a top entry-level pick for first-time users who want a simpler app and ownership experience.

The Leak Defense System by Watts was named Best Upgrade Pick for owners of larger homes with 5+ bathrooms and multiple water lines, due to its ground-up customization for every new household.

The average insurance payout for home water damage in Texas is over \$15,000. Some providers, like Progressive, have left the state entirely. Those that remain are forced to raise rates to cover these claims. The average homeowner premium in North Texas has increased over \$700 since 2014.

Leading insurers like Chubb and Nationwide strongly prefer that homeowners install a smart water monitor and shutoff valve on their water line.

“Water-related claims are among the costliest in property insurance,” explains Jason M. Pond, Personal Risk Advisor for Swingle Collins. “As a result, the demand- and in some cases, the requirement- for these systems has grown significantly.”



Mother Modern Plumbing installs Phyn Plus Smart Water Assistant in Dallas home.



Mother Modern Plumbing owner Dustin Marx with the Phyn Plus 2nd Generation.

These smart leak detection products learn the household's daily water usage and detect leaks via irregular water usage. They send an app notification to the homeowner about a potential leak, and shut off the incoming water flow as the resident assesses the situation.

Ultimately, homeowners who take the initiative to install these devices are often rewarded by their insurance provider.

"Check with your home insurance company and see if installing a leak defense system will offer you a policy credit," Pond suggests. "As part of a water claim, see if the company will pay for a portion of the parts and installation/labor."

Homeowners interested in purchasing a smart water monitor and shutoff device should check which brands are currently partnered with their insurance carrier.

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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](https://www.callmother.com).

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