

## “Humidity measuring makes it possible to save millions – and reduce the insurance

Poul Ørum, insurance broker and risk management adviser at Willis Denmark



*If it can be proven that the humidity meters genuinely alleviate the problem in the form of less damage, the insurance premium may drop and the cost of insurance be reduced, insurance broker Poul Ørum explains.*

**Repair of damage from damp can cost housing associations millions. Insurance broker Poul Ørum therefore advises housing associations to monitor humidity with Brunata's humidity meter and alerts.**

Many housing associations are only insured against damp and mould fungus in connection with consequential damage, such as burst pipes or a fire resulting in damage from water and damp. By contrast, housing associations cannot insure against inappropriate usage and behaviour, explains Poul Ørum, Deputy Director in the insurance broker company Willis Denmark.

### Changes in behaviour cause damp problems

Housing associations, cooperative housing, homeowners' associations and property companies are increasingly experiencing problems resulting in damp and mould fungus

“These days, many family members have a shower every morning, then rush off without having time to air the room afterwards. Many residents also are not aware that drying clo-

thes indoors, boiling potatoes without a lid or spending time indoors in groups is damp-causing behaviour.

### Insurance does not cover inappropriate usage and behaviour

“Repaid of just one incidence of damage from damp typically costs at least DKK 50,000. We have seen damage from damp costing several million Danish kroner and the housing associations have to pay themselves,” he says.

Among other things, Willis Denmark advises housing associations, housing organisations and rental properties on risk management and the clear recommendation is: Monitor humidity by installing Brunata's remotely read humidity meter Futura Hygro and Brunata's humidity alerts in all flats to reduce the insurance premium.



*There is a quick return on investment in humidity meters and alerts compared with the cost of repairing damage, says insurance broker Poul Ørum.*

“Initially installation of humidity meters may result in stabilisation of the insurance premium so that it does not increase. If it can be proven that the humidity meters genuinely alleviate the problem in the form of less damage, the insurance premium may drop and the cost of insurance be reduced,” he explains.

Futura Hygro registers the relative atmospheric humidity in the homes several times a day and transmits data to Brunata's database service, which enables residents and administration to monitor the humidity level via a personal login to Brunata WebMon and Visual.

In addition, housing associations, housing

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organisations and rental properties can be helped by Brunata's online humidity alert. The administrator sets the alert, which on a daily basis provides direct notification if any meters register too high atmospheric humidity in relation to the alert.

In this way, housing associations can act quickly against high atmospheric humidity, thus saving money, Poul Ørum emphasises. Quick return on investment in meters

“There is a quick return on investment in humidity meters and alerts, compared with the cost of repairing damage. The total property industry would save many millions by installing humidity meters and alerts to monitor humidity and catch problems at an early

stage,” Poul Ørum concludes.

In Poul Ørum's opinion, Brunata's humidity solutions will not only provide financial benefits, but also ensure more satisfied customers of the country's administrators, boiler men and caretakers, who on the basis of the measurements can enter into a dialogue with the residents about how to ensure a good interior climate without having to visit every single flat.

“They can provide a better experience for their tenants. By measuring the humidity and alleviating problems caused by mould fungus, allergies and sick children, they demonstrate that the creation of a healthy environment is important to the housing association,” he says.

## FACTS

### Experts

Willis Denmark is one of the world's largest companies specialising in risk management with 17,000 employees worldwide, including 450 in Denmark.

### Contact

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### Documentation

According to the Danish Building Research Institute (2014), the total maintenance cost for all properties in Denmark is approx. DKK 60 billion a year. At least two per cent of the renovation costs are spent on damp and mould fungus related issues, corresponding to DKK 1.2 million a year.

According to the Building Research Institute, one in eight tenancies experience mould fungus problems and according to the Danish Technological Institute 70 per cent of their enquiries come from people with problems that may be caused by mould fungus.

### Brunata solution

Brunata's remotely read humidity meter Futura Hygro registers the relative atmospheric humidity in the home on a daily basis and at short intervals. The meter automatically transmits data to Brunata's database service, which enables the administrator to monitor the humidity levels online via Brunata WebMon and Visual. The administrator can also set a humidity alert in WebMon, which automatically sends a notification if any meters register a relative atmospheric humidity above the value set for the alert. Online humidity measuring presupposes that the property has a BrunataNet system installed.

### More information

Call the Sales Department at tel. +44 77 77 70 70 or email salg@brunata.dk. Read more about Brunata Online at [www.brunata.dk](http://www.brunata.dk)