



WESTFIELD®

Meet Ting.

Statistically proven to help prevent 4 out of 5 electrical fires



As part of our mission to enable peace of mind and financial stability, we're offering Ting at no cost to customers with a homeowners or farm policy. Ting combines a smart sensor and expert support to help prevent electrical fires — potentially leading to fewer claims for your agency.

Ting Quick Facts

- **FREE for 3 years.** Westfield covers the cost of the Ting sensor and service.
- **No restrictions on age of home.** All homeowners and farm policies are eligible.*
- **No impact on policy.** Participation will not affect premium, coverage, or discount eligibility.



How It Works

Ting helps find and fix electrical hazards before a fire breaks out.



Early Detection

A smart sensor monitors your customer's electrical network to help identify electrical hazards that lead to fires.



Timely Responses

The Ting team notifies your customer when a hazard is detected and walks them through next steps.



Confident Repairs

A Ting-certified licensed electrician will help find and fix the problem, with Ting covering up to \$1,000 in repair labor costs.

What's Included

The Ting sensor, app, service, and credit are all included in our complimentary offer.



Ting Sensor

that simply plugs into any standard outlet.



Ting Sensor App

to keep customers informed with important alerts.



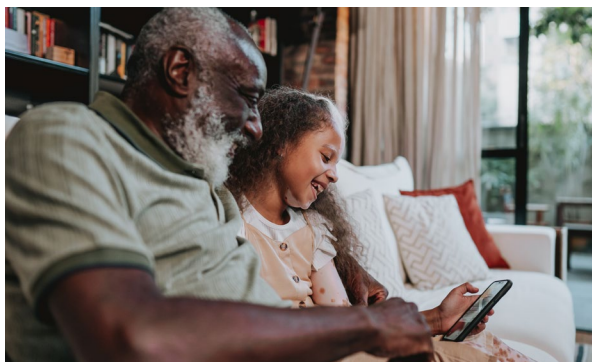
Ting Fire Safety Team

that's ready to guide customers through an identified hazard.



\$1,000 Ting Credit

to help cover the labor costs of repairing Ting-identified hazards.



Quick and Easy Enrollment

Your customers can sign up for our complimentary Ting offer through MyWestfield®. While they must enroll on their own, simply sharing the news about Ting could help strengthen new and existing relationships.

To enroll, customers should sign in or create a MyWestfield account at my.westfieldinsurance.com and follow the prompts for Ting.

Why Ting?

At Westfield, we see a fire loss occur in about 1 in 450 homes each year, with nearly half of these fires being caused by electrical issues. While a single fire loss costs \$115,000 on average, the number of fire losses exceeding \$100,000 has increased significantly in recent years, up more than 80% from 2021 to 2023.

By encouraging customers to use Ting, we can potentially lower these numbers and add value to our policies. With Ting, you can also shift the conversation from today's rate environment while affirming your commitment to customer safety and loss prevention.



Your Ting Toolkit

Resources to help you promote Ting

Helpful Videos From Ting

Stand out in this competitive market. Westfield is one of only a few insurance providers offering Ting to customers at no cost.

Ting Frequently Asked Questions

About Ting

Who is eligible?

Anyone with a homeowners or farm policy that includes an owner-occupied dwelling on Coverage A is eligible. These policyholders can enroll in the Ting program regardless of the location, value, or age of their home.

Is the Ting program available in all states?

Ting is currently available in all 10 states where Westfield offers homeowners insurance and all 20 states where Westfield offers farm insurance.

Can I enroll my customers in the program?

While you cannot enroll customers, you can help educate them on the program and encourage their participation. Signing up for the program is easy — the policyholder simply needs to log in to [MyWestfield](#) and follow the prompts.

Will participation in the Ting program affect a customer's coverage or premiums?

No, participation in the Ting program will not affect a customer's coverage, premium, or eligibility for discounts.

What is the monetary value of Ting?

The Ting sensor and three years of service is valued at \$197.

Can farm policyholders use Ting in a detached structure?

No, Ting is only eligible for owner-occupied home use for farm policyholders.

How hard is it to install Ting?

It is very easy! The Ting app will guide your customer through the setup process, which typically only takes two minutes.

What does the \$1,000 Ting service credit cover?

The \$1,000 credit can only be applied toward the labor required for the mitigation of an electrical fire hazard identified by Ting. This credit cannot be used for general electrical work that a policyholder would like to have completed in their home.

What happens after the third year of service?

Prior to the end of the initial three-year service period, Westfield will communicate any potential program updates. There is no obligation to continue the service.



About Ting

What do policyholders need to install Ting?

All they need is an open outlet, smartphone, and Wi-Fi connection. Please note that the Ting Sensor app is not compatible with desktops or laptop computers.

Why does Ting require a smartphone?

The Ting Sensor app must be installed on a smartphone (or compatible smart device) and active throughout the Ting service period to help keep policyholders informed of important electrical events and potential electrical fire hazards in their homes.

Why does Ting require Wi-Fi?

The Ting sensor requires a Wi-Fi connection to communicate potential electrical hazards to Ting's secure servers. A constant Wi-Fi connection is also required to keep the sensor software updated and secure.

When should Ting be installed?

Ting should be installed within 10 days of receiving the sensor.

Can a policyholder use the Ting sensor without the service?

No. The Ting Sensor app is required for installation, and it helps keep the policyholder in the know after activating the Ting service. Most importantly, if an electrical fire hazard is identified, the service includes access to the Ting Fire Safety team who will help guide the policyholder through every step of hazard resolution. The Ting service also includes a \$1,000 Ting Credit to support electrical fire hazard remediation.

What does the Ting sensor monitor?

Ting helps monitor the electrical system and what's plugged into it. It is monitoring for the main precursors to electrical fires, such as micro-arcs. These signals usually develop over time, so Ting is designed to provide advanced warnings to address these hazards before they potentially develop into an electrical fire.

Ting does not contain any other technology, such as microphones, cameras, or motion detectors.

Does Ting generate false alarms?

Over the past several years, with nearly a million homes protected and billions of monitoring hours, Ting's false alarm rate is effectively 0%.

If no hazards are detected after installing Ting, why keep the service?

While no electrical hazards on the first day is a good thing, they can develop over time from things like home age, use, wear, deterioration, vibration, DIY projects, water leaks, and more. By keeping Ting installed, the electrical network is consistently monitored for any hazards that may appear.

Additionally, once a hazard develops, the signals it generates are random and unpredictable. Many hazards develop slowly over time and surface sporadically based on power consumption, the addition of appliances or devices in the home, and other factors. In many cases there are no signals that would be seen by the policyholder prior to an electrical fire developing.

What happens if Ting identifies a hazard?

If a policyholder receives a Ting hazard notification, it is imperative they respond immediately as their home is in danger. If Ting detects an electrical fire hazard, the policyholder will receive:

- A notification through the Ting Sensor app
- A text, phone call, and email from a Ting Fire Safety Engineer

When an electrical fire hazard is detected, an experienced Ting Fire Safety Engineer will walk the policyholder through the details of the hazard along with a plan to resolve the hazard. If needed, a visit from a licensed electrician will be coordinated to find and fix the hazard. The Ting Credit will cover up to \$1,000 of the electrician's labor, which typically covers all costs.

What is an authorized contractor?

The Ting service works with an extensive network of authorized independent licensed electricians across the U.S. who are trained to find, diagnose, and fix the types of electrical hazards that Ting identifies. All authorized electricians are professionally licensed, provide electrical services in the policyholder's local area, and have been trained on how Ting works. Except for administering the Ting remediation service, no authorized electricians are compensated by Ting.

If a Ting electrician is needed to help mitigate an electrical fire hazard, rest assured that their sole purpose is to find and fix an electrical hazard before it can ignite a fire. Ting will never send an authorized electrician without the policyholder's written or verbal consent and approval. When the electrician is at a home, they will coordinate with the expert Ting Fire Safety Team to ensure the visit is as efficient as possible.



About Ting

Do all hazards identified by Ting require a licensed electrician for mitigation?

In many cases, remediation of the electrical hazard simply means stopping the use of a failing or faulty device, such as a lamp or space heater. In other cases, an electrical hazard may require professional remediation. If needed, and with the policyholder's approval, an electrician will be scheduled to visit their home and work with the Ting Fire Safety Team to find and fix the electrical hazard.

Can a policyholder use their own electrician?

Yes, they can use their preferred licensed contractor when service is required to repair a Ting-identified electrical fire hazard. However, the electrician must contact and coordinate with the Ting Fire Safety Team prior to visiting their home in order for the Ting Service Credit to be applicable.

What is Ting's involvement during on-site repairs?

Ting uses remote diagnostic tools along with real-time data from the Ting sensor during on-site services. A Ting Fire Safety Engineer moderates the diagnostic process via phone consultation with the on-site electrician to verify the electrical hazard has been found and fixed.

Is the process different if Ting advises that remediation is needed outside a home?

Yes, if an electrical fire hazard is known to be on the electrical service's utility side, the utility provider is typically responsible for the repair and associated cost. In this case, the Ting Fire Safety Team will provide the policyholder with guidance on how to engage with their utility provider to help ensure they get the attention required.

Will Ting alert policyholders if a circuit breaker trips?

No. A breaker typically trips when there is a short or overload condition in a circuit's wiring. In this case, the circuit breaker is the safety mechanism. Ting is not designed to detect short circuits, which can cause breakers to trip. If a breaker keeps tripping, the customer should refrain from resetting it and contact a qualified electrician.

There is more than one 'main' panel in some homes. Does Westfield cover a sensor for each one?

Most homes in the U.S. have one main electrical panel and only require a single Ting sensor for whole-home coverage. If a home has more than one main electrical panel, contact the Ting Customer Care Team at help@whiskerlabs.com to determine the appropriate plan of action. If Whisker Labs determines the home needs an additional Ting sensor, Westfield will cover the additional sensor and monitoring costs.



Security and Privacy

Does Ting track location?

The Ting Sensor app only uses a smartphone's location during installation to validate the address for the Ting service. After that, the phone's location is not required for Ting to operate. The precise location where Ting is installed is very important because local weather and utility grid information are used to identify certain electrical fire hazards.

What Ting data is shared with Westfield?

Electrical events detected by a Ting sensor are shared with Westfield. If an electrical fire hazard is identified, a summary of the hazard is shared with us.

Does Ting share data?

Ting only shares data required to deliver the Ting service. Otherwise, no personal information or sensor data is shared with third parties. Here are three instances where a policyholder's data may be shared:

- When approved by the policyholder, Ting shares their name and address with the authorized contractor to facilitate scheduling the on-site repair.
- When an electrical fire hazard is identified to likely be originating from the policyholder's electric utility, the Ting Fire Safety Team may share a summary of the Ting sensor data with the customer's utility provider to support their effort to fix the electrical hazard.
- In severe cases or in wildfire-prone areas, Ting may also share anonymized Ting data across a region with first responders to support mitigation and response efforts.

Please see the [Ting privacy policy](#) for more details.

Is Ting secure?

Ting is held to the highest security standards. The Ting sensor, Ting Sensor app, and Ting servers undergo regular, rigorous vulnerability and penetration tests by an independent, accredited third-party security firm. Visit Ting's [Security & Privacy FAQ section](#) to learn how Whisker Labs secures Ting and protects your customer's privacy.



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Westfield® is a trade name and registered trademark of Ohio Farmers Insurance Company, providing insurance and related services.

The information contained herein is provided solely as a general overview of the Ting Offer and does not replace the terms and conditions set forth in the Ting Fire Safety Technology Program User Agreement and the Whisker Labs Ting Sensor Service End User License Agreement that customers must consent to in order to participate in the Ting Program. SL-2 0325