



**ENEL X LAUNCHES HOMIX SMART PROTECTION  
IN COLLABORATION WITH NEOSURANCE AND NET  
INSURANCE:  
THE FIRST ON-DEMAND AND PAY-PER-USE INSURANCE  
PLAN  
TO PROTECT YOUR HOME AGAINST THEFT**

- **The partnership between the three companies enables the integration of smart home services with latest generation insurance services**
- **The smart home market is already worth 500 million euros in Italy alone, with security as the number one reason for purchase**

**Rome, July 27<sup>th</sup>, 2021** – **Enel X** launches its first on-demand and pay-per-use home insurance in partnership with online broker **Neosurance** and the insurance company **Net Insurance: Homix Smart Protection**, flexible insurance that protects the home against theft. It can be activated at the same time as purchasing the Multisensor from the Homix range, the Enel X smart home system.

The product is highly innovative on a global level, as it combines smart home services with the latest generation of insurance services. The importance of this solution becomes even more apparent if we consider that a study carried out in February of this year by the Internet of Things Observatory of the Milan Polytechnic, in collaboration with Doxa, found that the smart home market is already worth 500 million euros in Italy alone, and that security is the number one reason for purchase.

"When designing a new product or service we always focus on the needs of our customers, who want convenience, ease of use and security. In this sense, Homix Smart Protection is customer-friendly because it offers a service that can be activated when needed so you only pay for what you use, it can be managed at the click of a button from your smartphone, is integrated with our Homix smart home system and provides an additional level of home protection. It's with innovative solutions like this that we make our products truly accessible to everyone," said **Andrea Scognamiglio**, Head of Global e-Home at Enel X.

"We have always worked to make the insurance industry more open to new ecosystems, based on people's real needs. We are thrilled to have contributed to such a pioneering project, because it shows that a change of perspective is already underway: this market can



leap forward by years if we use technology to enable a network of alliances with players who are traditionally outside the world of insurance, but very relevant to our new lifestyles. It's not just the policyholders who will benefit, but also the entire ecosystem," commented **Pietro Menghi**, CEO of Neosurance.

"The new home policy is an example of customer centric digital innovation, where technology enables the tailoring of a product to consumers' lifestyles," explained **Andrea Battista**, CEO of Net Insurance. "I believe that this could be a paradigm model for the evolution of the so-called 'incidental channels', which are becoming increasingly involved in the new insurance offer. These channels help to make coverage more accessible and reduce Italy's structural protection gap."

From today, all Homix customers who purchase the Homix Multisensor, Enel X smart home ecosystem's motion, temperature and light sensor, will be able to activate the Homix Smart Protection policy and will receive 5 days free theft insurance for their home.

Unlike a traditional insurance policy, the Enel X policy does not require an annual fee, but only a pay-as-you-go tariff. This allows the customer to decide on the duration of the insurance cover according to their needs and monitor their spending directly from their smartphone via the Homix App. When the first few days of free coverage have ended, it will be possible to pay for the actual time of use through a rechargeable wallet and to receive a notification when the credit is about to run out.

This solution is currently available on the Italian market for customers who own or will purchase Enel X's Homix smart home system. It is designed for future global scalability, thanks to the architecture guaranteed by AXA XL's reinsurance technical support, the modularity of the Neosurance platform and full compliance with international insurance regulations.

**Enel X** is the Enel Group's global business line offering services to accelerate innovation and drive the energy transition. A world leader in advanced energy solutions, Enel X manages demand response services for around 6 GW of total capacity globally, and around 100 MW of installed storage capacity worldwide, as well as around 195,000 electric vehicle charging points made available globally<sup>1</sup>. By offering advanced solutions, including energy management, financial services and e-mobility, Enel X provides each partner with a customized ecosystem of technology platforms and consulting services, based on the principles of sustainability and the circular economy. The aim is to provide people, communities, institutions and companies with an alternative model that respects the environment and integrates technological innovation into everyday life. Each solution is designed to turn decarbonization, electrification and digitalization targets into sustainable actions for all, in order to build a more sustainable and efficient world together.

<sup>1</sup>Public and private charging points. It also includes interoperability points.



**e-Home:** is Enel X's global business unit that enables customers to make their homes more efficient, intelligent and comfortable by offering an ecosystem of sustainable solutions that are accessible to all.

### **Neosurance**

Neosurance is a global insurtech scale-up and insurance broker that provides companies and digital communities with a fully integrated and customisable API and front-end platform to enable instant, pay-per-use and subscription-based policy delivery, directly to smartphones, to the right customer, at the right time.  
[neosurance.eu](https://neosurance.eu)

### **Net Insurance**

Net Insurance is an insurance company that aims to offer protection solutions dedicated to individuals, families and small and medium-sized enterprises. Net Insurance's history, financial strength, agility, innovative products and approaches make it unique in the Italian insurance industry. Instead of standardized policies, we provide clear, highly customizable cover that meets the insurance needs of a changing society. An evolving company looking to the future.

## **CONTACTS**

### **Enel Press Office**

News Media Italy  
T +39 06 8305 5699  
Email: [ufficiostampa@enel.com](mailto:ufficiostampa@enel.com)

### **Neosurance**

*Press Office*  
Adriana Rava  
M: +39 338 8122186  
e-mail address: [adriana.rava@gmail.com](mailto:adriana.rava@gmail.com)

### **Net Insurance S.p.A.**

*Press Office*  
Rossella Vignoletti  
M: +39 347 7634424 - Tel: +39 06 89326299  
e-mail address: [rossella.vignoletti@netinsurance.it](mailto:rossella.vignoletti@netinsurance.it)