

I'm installing a pool—what kind of insurance do I need?

Pools and Insurance

All pools—from a simple above-ground kiddy pool to an aquatic extravaganza—can be dangerous and need to be properly insured and comply with local safety standards.

According to the Center for Disease Control, over 3,200 people drown each year. Among children, ages one to four, most drowned in residential swimming pools. Most of these young children had been out of sight for less than five minutes and were in the care of one or both parents at the time.

If you plan to purchase a pool, we suggest that you:

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- **Contact your town or municipality**
Each town will have its own definition of a “pool,” often based on its size and water depth. If the pool you are planning to buy meets the definition, then you must comply with local safety standards and building codes. This may include installing a fence of a certain size, locks, decks and pool safety equipment.
- **Call your insurance agent or company representative**
Let your insurance company know that you have a pool, since it will increase your liability risk. Pools are considered an “attractive nuisance” and it may be advisable to purchase additional liability insurance. Most homeowners policies include a minimum of \$100,000 worth of liability protection. Pool owners, however, may want to consider increasing the amount to \$300,000 or \$500,000.

You may want to talk to your agent or company representative about purchasing an umbrella liability policy. For an additional premium of about \$200 to \$300 a year, you get \$1 million of liability protection over and above what you have on your home. It would also provide added liability protection when you drive.

If the pool itself is expensive, or if you decide to install an in-ground structure, you should also have enough insurance protection to replace it in the event it is destroyed by a storm or other disaster.

Pool Safety Tips

Here are some pool safety tips you should follow:

1. Put fencing around the pool area to keep people from using the pool without your knowledge. In addition to the fences or other barriers required by many towns, consider creating “layers of protection” around the pool, i.e. setting up as many barriers as possible (door alarms, locks and safety covers) to the pool area when not in use.
2. Never leave small children unsupervised—even for a few seconds. And never leave toys or floats in the pool when not in use as they may prove to be a deadly temptation for toddlers trying to reach them.
3. Keep children away from pool filters and other mechanical devices as the suction force may injure them or prevent them from surfacing. In case of an emergency, know how to shut off these devices and clearly post this information for easy use.
4. Be sure all pool users know how to swim. Learners should be accompanied by a good swimmer. If you have children, have them take swimming lessons as early as possible.
5. Don't swim alone or allow others to swim alone.
6. Check the pool area regularly for glass bottles, toys or other potential accident hazards.
7. Keep CD players, radios and other electrical devices away from pools or nearby wet surfaces.
8. Don't allow anyone who has been drinking alcohol to use the pool.
9. Pay attention to the weather. Excessive heat can cause dizziness, which can be dangerous around a pool. And never swim during rain or lightning storms.
10. Never dive into an above-ground pool and check the water depth before plunging into an in-ground pool. Keep clear of the area near a diving board.
11. Don't swim if you're tired or have just finished eating.
12. In the event of an accident, clearly post emergency numbers on the phone. Keep a first aid kit, ring buoys and reaching poles near the pool. You may also want to consider basic first aid and CPR training.

