

# Keep Cool by the Pool With the Right Insurance and Simple Safety Measures

July 20, 2012

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**NEW YORK, July 23, 2012** — This week (July 22-29, 2012) swimming pools around the country will be holding pool safety events as part of the national [Pool Safely](#) campaign. There is no better time to consider the insurance and safety implications of owning a pool, according to the [Insurance Information Institute](#) (I.I.I.).

“You can be sued if someone drowns or is injured in your pool even if they did not have your permission to be there,” said Jeanne M. Salvatore, senior vice president and consumer spokesperson for the I.I.I. “So it’s important to have the proper locks and safety equipment and to have appropriate liability insurance.”

If you own a swimming pool, or are in the market for one, the I.I.I. recommends taking the following steps:

### **Call your insurance agent or company representative**

Let your insurance company know about the pool as it will increase your liability risk. Pools are

considered an “attractive nuisance” and you may need additional liability coverage. Consider increasing the \$100,000 minimum in your homeowners policy to at least \$300,000 or \$500,000 if you are a pool owner. You can also buy an umbrella liability policy, which, for an additional premium of \$200 to \$300 a year, gives you \$1 million of liability protection over and above what you have on your home.

If the pool itself is expensive, you will need enough insurance protection to replace it in the event it is destroyed by a storm or other disaster. And don't forget to include any deck furniture around the pool when calculating the value of your belongings.

### **Contact your town or municipality**

Each town will have its own definition of what constitutes a ‘pool’, often based on its size and the depth of the water. If your pool meets the definition, you must comply with local safety standards and building and electrical codes. This may include installing a fence of a certain size, locks, decks and pool safety equipment.

“Pools offer a great way to keep cool in this heat and humidity, but they can also be dangerous,” cautioned Salvatore. “A child can drown in a few inches of water in less than 30 seconds.”

To help spread the word about the importance of pool safety, the I.I.I. is partnering with the U.S. Consumer Product Safety Commission (CPSC) for the third year of its [Pool Safely](#) public education campaign (also on Twitter: @poolsafely).

Drowning is the leading cause of unintentional deaths in the U.S. for children aged five and under, according to the CPSC. “Pools offer a great way to keep cool in this heat and humidity, but they can also be dangerous,” said Salvatore. “A child can drown in a few inches of water in less than 30 seconds.”

Keep your children and other pool users safe by taking these precautions:

- 1.** Create several ‘layers of protection’. In other words, set up as many barriers as possible to the pool area, in addition to the fences that are often required by towns and municipalities.
- 2.** Never leave toys or floats in the pool when it is not in use—they can be a deadly temptation for toddlers who might fall into the pool when trying to reach them.
- 3.** Check the pool area regularly for glass bottles, toys or other potential accident hazards. Keep CD players, radios and other electrical devices away from pools or nearby wet surfaces.
- 4.** Limit alcohol use around the pool as drinking alcoholic beverages negatively impacts balance, coordination and judgment—and its effects are further heightened by sun exposure and heat.
- 5.** Clearly post emergency numbers on the nearest phone, so they can be located easily in the event of an accident.

In addition, Pool Safely recommends the following:

### **Watch Children in and Around the Pool**

- Never leave a child unattended in a pool or spa and always watch your children closely around all bodies of water.
- Teach children basic water safety tips.
- Keep children away from pool drains, pipes and other openings to avoid entrapments.
- Have a telephone close by when you or your family are using a pool or spa.
- If a child is missing, look for him or her in the pool or spa first.
- Share safety instructions with family, friends and neighbors.

### **Learn Water Safety Skills**

- Learn how to swim and teach your child how to swim.
- Learn to perform CPR on children and adults, and update those skills regularly.
- Understand the basics of life-saving so that you can assist in a pool emergency.

### **Have Proper Pool or Spa Equipment**

- Install a four-foot or taller fence around the pool and spa and use self-closing and self-latching gates; ask your neighbors to do the same at their pools.
- Install and use a lockable safety cover on your spa.
- If your house serves as a fourth side of a fence around a pool, install and use a door or pool alarm.
- Maintain pool and spa covers in good working order.
- Ensure any pool and spa you use has drain covers that comply with federal standards, and ask your pool service provider if you do not know.
- Have lifesaving equipment such as life rings, floats or a reaching pole available and easily accessible.

## **RELATED LINKS**

Articles: [I'm installing a pool; what kind of insurance do I need?](#); [Should I buy an umbrella liability policy?](#)

Video: [Swimming Pool Safety](#)

Pinterest: [Pool Safety Board](#)

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**Back to top**