



NW Insurance Council

Consumer Alert

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Making a splash during the heatwave? Dive into pool safety and insurance coverage for peace of mind

What to Know

- *More than 4,000 people in the U.S. drown each year, according to the [Centers for Disease Control and Prevention](#) (CDC). Drowning is the leading cause of death for children ages 1-4 in the U.S.*
- *Liability for Injuries to guests using your pool is covered by your [Homeowners Insurance](#) policy up to the limits of your Liability Coverage.*
- *A pool increases your liability risk, so you may need to increase your liability coverage.*

SEATTLE, WA, July 10, 2024– A swimming pool can be an oasis of fun and relaxation during the summer, especially during a heat wave. But a good time can turn tragic if you don't exercise safety and responsibility. If you have a pool, NW Insurance Council encourages you to implement safety measures in and around your pool and make sure you have adequate insurance in case something goes wrong.

More than 4,000 people in the United States drown each year, averaging 11 deaths per day, according to the [Centers for Disease Control and Prevention](#) (CDC). Children ages 1-4 have the highest drowning rates.

Not only does having a pool increase a homeowner's responsibility to keep pool users safe, having a pool also increases liability risk, which means you may need to consider increasing the limits on your liability insurance coverage.

"It's important to make sure your pool is only accessible to your family and guests, and to be vigilant about safety precautions, especially when young children are swimming or playing near the water.," said Kenton Brine, NW Insurance Council president. "And it is a good idea to review your homeowners policy, especially the limits of your liability coverage, with your insurance company or agent."

Liability Coverage helps cover injuries to others

Injuries to guests using your pool are covered by your [Homeowners Insurance](#) policy up to the limits of your Liability Coverage. Your Liability Coverage also will pay your legal defense costs, up to the coverage limits, if you are sued because of an injury to a guest.

Standard Homeowners Insurance policies typically provide a minimum of \$100,000 Liability Coverage. Most insurers also offer [Liability Coverage](#) up to \$500,000 per incident. If you think you might need more coverage, ask your agent or insurance company about an [Umbrella Liability Policy](#). Umbrella policies offer additional liability protection of \$1 million to \$5 million for additional premium, and "kick in" to help protect your financial assets after the homeowners insurance liability limits have been exhausted.

Homeowners' coverage helps pay for damage on your insured property

Your Homeowners Policy will likely cover damage to your pool caused by common homeowners' hazards such as theft, vandalism, fire, wind and frozen pipes. Damage to your pool because of ground movement or neglect typically is not covered, however.

If the ground settles and creates a crack and leak in your pool area, for example, it likely won't be covered by your Homeowners Insurance – but special policies, called “Difference In Conditions” coverage, may be available. If damage occurs because of an earthquake, an [Earthquake Insurance Policy](#) is needed to cover damage to your home and pool.

The NW Insurance Council recommends checking with your insurance agent or company to make sure you understand what is and is not covered and that you have adequate protection in place for your swimming pool.

NW Insurance Council and the [Insurance Information Institute](#) offer the following safety tips to help you, your family and guests enjoy the pleasures of a swimming pool:

- **Let your insurance company know** if you've recently installed a new pool at your home. A pool is considered an “attractive nuisance” by the insurance industry and will increase your liability risk, so you may need to increase your liability coverage.
- **Never leave small children** unsupervised – even for a few seconds.
- **Install fencing** around the swimming pool area to keep young children and others from using your pool without your knowledge.
- **Create and post a list of safety rules** and strictly enforce them with guests
- **Keep children away from pool filters.** The suction force may injure them or prevent them from surfacing. Know how to shut off filters and other devices in case of an emergency.
- **Make sure everyone** using your pool knows how to swim. Novice swimmers should be accompanied by good swimmers.
- **Inspect the pool area regularly** for glass bottles, toys or other potential hazards.
- **Never dive into an above-ground pool** and always check the water depth before plunging into an in-ground pool.

- **Don't swim in the rain** or during lightning storms.
- **Keep electronic equipment away** from the pool and wet pool decks.
- **Limit alcohol use** in and around the pool area.
- **Be aware of cold-water shock.** It's tempting to plunge into a cold stream, river, lake or ocean, especially during a heatwave. "Cold shock" can trigger a sudden spike in heart rate and blood pressure causing hyperventilation, disorientation and lack of muscle control which can lead to drowning and be dangerous for those with heart conditions.

For more information about swimming pool safety and other property & casualty insurance issues, contact [NW Insurance Council](#) at (800) 664-4843.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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