NW Insurance Council

Consumer Alert

Contact:
Kenton Brine, President
Sandi Henke, Operations Director
NW Insurance Council
Phone: (503) 465-6800 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Making a splash this summer? 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.*
- *Injuries to guests using your pool are generally covered by the liability portion of your Homeowners Insurance policy, up to your policy limits.*
- *Because a swimming pool increases your liability risk, it's a good idea to review your homeowners insurance coverage and consider whether you need higher liability limits or an umbrella policy.*

PORTLAND, OR, July 24, 2026 – A backyard swimming pool can provide hours of fun and relief from the summer heat, but it also comes with important safety responsibilities. NW Insurance Council encourages homeowners to take steps to help prevent accidents around the pool and make sure they have adequate insurance coverage before an unexpected incident occurs.

According to the Centers for Disease Control and Prevention (CDC), more than 4,000 drown each year in the United States, averaging 11 deaths per day. Children ages 1-4 have the highest drowning rates, making constant supervision and proper pool safety measures especially important.

In addition to helping keep family members and guests safe, homeowners should understand that owning a swimming pool also increases liability risk.

"Summer should be about making memories, not dealing with preventable tragedies," said Kenton Brine, president of NW Insurance Council. "Simple safety precautions, close supervision and the right insurance coverage can help protect your family, your guests and your financial future. We encourage homeowners to review their policy with their insurance professional to make sure they have the protection they need."

Liability coverage helps cover injuries to others

If a guest is injured while using your pool, the liability portion of your Homeowners Insurance policy generally helps cover injuries up to your policy limits. Liability coverage also typically pays legal defense costs if you're sued because of a covered injury.

Standard homeowners insurance policies often include at least $100,000 in Liability Coverage, with many insurers offering limits up to $500,000. Homeowners who want additional protection may consider a personal Umbrella Liability Policy, which typically provides $1 million to $5 million in liability coverage after the limits of the homeowners policy are exhausted.

Homeowners insurance may cover certain types of pool damage

Homeowners insurance may help pay for damage to your pool caused by covered perils such as fire, wind, hail, or vandalism. Damage caused by ground movement, earthquakes, flooding, or lack of maintenance is generally not covered under a standard homeowners policy.

For example, if your pool cracks because the soil beneath it gradually settles, repairs typically aren't covered because homeowners insurance is designed to protect against sudden, accidental damage, not gradual ground movement or normal settling.

Coverage for some excluded risks, such as earthquakes, may be available through separate policies or endorsements. Talk with your insurance professional about the coverage options available in your area.

Pool safety tips

NW Insurance Council and the Insurance Information Institute offer the following safety tips to help you, your family and guests enjoy the swimming season safely:

- **Notify your insurance company** if you've recently installed a swimming pool. Pools are considered an "attractive nuisance" and may increase your liability exposure.
- **Never leave children unattended** in or near the water, even for a moment.
- **Install a fence** with self-closing, self-latching gates around your pool to help prevent unauthorized access.
- **Create and post pool safety rules**, and make sure guests understand them.
- **Keep children away from pool drains** and filters. Know how to shut off pumps and other equipment in an emergency.
- **Make sure everyone using the pool** knows how to swim. Less experienced swimmers should always be supervised.
- **Keep the pool area** free of toys, glass, and other hazards.
- **Never dive into an above-ground pool** and always verify water depth before diving into an in-ground pool.
- **Stay out of the water** during thunderstorms.
- **Keep electrical devices away** from the pool and wet surfaces.
- **Avoid excessive alcohol** consumption while swimming or supervising swimmers.

- **Be aware of cold-water shock** when swimming in lakes, rivers or the ocean. Sudden immersion in cold water can cause involuntary gasping, disorientation and loss of muscle control, increasing the risk of drowning.

For more information about swimming pool safety and property & casualty insurance, 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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