

Swimming Pool Safety

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THE USE OF SWIMMING POOLS AND HOT TUBS is a popular recreational activity. The Centers for Disease Control and Prevention (CDC) estimates that there are 7.4 million swimming pools and five million hot tubs in residential or public use in the United States. (www.cdc.org) Pools and hot tubs represent an increased liability exposure for their owners. Extra liability limits as well as an umbrella/excess policy are recommended. Alerting clients to the possible risks of hot tubs and swimming pools and how to avoid losses is another sign of the true insurance professional.

Winter weather can wreak havoc on outdoor plumbing for pools. Leaks can be costly both in terms of lost water and ensuing damage. To check for leaks, mark the water level and see where it is 24 hours later. A pool should usually not lose more than ¼" in that time. In addition, check electrical connections around the pool to ensure that wires are not corroded, frayed or chewed.

Pools and hot tubs should never be considered "safe". Over 3,400 people drown in the United States each year, with more than 1 in 5 being 14 years old or younger. (www.cdc.org) 350 children under 5 die each year, with more than 2000 treated for nonfatal drowning accidents. (www.consumeraffairs.com) Those that survive may suffer permanent brain damage. Drowning can happen within minutes, and in only two inches of water.

Pool owners should check that they are in compliance with local laws. Basic safety precautions include at least a four foot fence around pool/hot tubs, with a locking gate. An alarm on the gate is a good idea when there are young children in the household or neighborhood. If the fence is attached to the house, alarms on doors and safety guards on windows that can access the pool area are recommended. Spas/hot tubs may require a locking safety cover. Drain covers must also be in compliance, as hair and clothing can become stuck in the drain.

A basic pool safety kit in the pool area is essential in an emergency. The kit should include scissors to cut clothing, hair or even a pool cover. Keep a floatation device, first aid kit and a charged phone nearby as well. A surface wave or underwater alarm will provide an alert when a child or animal has fallen into the pool. Basic knowledge in CPR and first aid is recommended for everyone, not just pool owners.

Keep toys out of the pool when not in use. They are an attractive nuisance to local children. Children should be supervised at all times, and learn how to swim at an early age. They should stay away from filters, pumps and other mechanical devices.



Diving and diving boards present safety and insurance issues. In fact, the presence of a diving board can either raise the insurance costs, or preclude eligibility altogether. Above ground pools are never safe for diving. Children between the ages of 10-14 (www.momsteam.com) suffer the most diving-related injuries. Keep trampolines and other possible jumping off points away from the pool.

Hot tubs present additional challenges. Warm water can be a breeding ground for all types of bacteria. If the temperature is too hot, scalding can occur. (<http://www.cdc.gov/healthywater>) For public hot tubs at resorts or hotels, health inspector records should be available. Pregnant women should avoid using a hot tub, especially in the first trimester.

Contrary to what may be believed, chlorine does not kill all germs and bacteria, and those it does kill do not always succumb for a few hours or days. The "chlorine" smell we all remember from swimming at the Y as kids is actually an indication of chloramines, which are produced when chlorine combines with ammonia and nitrogen products, such as saliva and sweat. Sanitizing power is greatly reduced. Chlorine is also an irritant to eyes, throat and lungs. Indoor pools and hot tubs must be properly ventilated.

Swimming in a pool or soaking in a hot tub should be relaxing and fun. Helping clients avoid potential injury, property damage and illness is another sign of the true insurance professional.

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