

Insurance 101

Be Both Safe and Cool with that Pool

Having your own pool or hot tub can be a lot of fun, but it does come with responsibility—beyond its regular maintenance. It's important that you check with your town to learn, and then implement their safety requirements.

Following are some general tips to help ensure your pool brings only the best of times:

Build a barrier. Put up a fence or other barrier around the pool with a self-latching gate to discourage unsupervised swimmers. You might also consider installing an alarm and/or lock, and safety covers.

Prevent temptation. When they're not being used, remove floats and toys from the water that could attract a child to the pool.

Play by the rules. Post safety rules by the pool and enforce them. These can include no diving, running or horseplay, and always swimming with a buddy.

Keep an eye on the kids. Children should never be left unsupervised in or near the pool. In fact, the American Red Cross advises staying within an arm's reach of young children. And young or inexperienced swimmers should wear a U.S. Coast Guard-approved life jacket while in the water.

Safe at hand. Have ring buoys and reaching poles near the pool, and learn basic water rescue skills, including first aid and CPR.

Watch the weather. Don't let anyone swim in the rain or when there's lightning.

Another good tip: as you pull the covers off your pool, put on some extra insurance. If someone is hurt in your pool, umbrella coverage may help protect your assets should you be found liable in a lawsuit. Contact your agent for more information.

Sources: American Red Cross, Insurance Information Institute

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