



### **Your Pool is a Bigger Hazard than You Think**

Before you decide to purchase a swimming pool, homeowners need to know the risks and more importantly, the responsibilities that go along with being the fun house on the block! In fact, owning a swimming pool (and/or Trampoline) represents one of the biggest financial AND legal risks you can take when it comes to home ownership.

Drownings and life altering accidents happen all the time...all the time. All are tragic and the majority can be avoided. Compound a horrific incident with a wrongful death lawsuit or a liability claim due to an injury – makes the situation that much more tragic.

No drownings, no accidents and no lawsuits:

Preventing accidents takes more than being a watch dog and having no running rules posted by the pool. It takes constant due diligence.

The #1 Danger Zone is the pool with no supervision. This is when most child drownings happen. So how do you protect yourself from this liability and prevent others from risk?

For the times when you are not using your pool, you must install a type of fence or gate that latches and locks, a pool cover that can be latched or secured, and an alarm that alerts the owners when there is movement near or in the pool. In fact, most homeowners' insurance policies require locked fences and some will give credit for pool covers and/or alarms.

Reduce the Accidents:

- Gates and fencing should completely surround the pool and be at least 4 feet high. They should be self-locking and the latch needs to be high enough that a toddler can't reach it.
- Buy a pool cover – yes, it's an added expense, but a child falling on a cover won't drown.
- Do not let neighbors and/or friends use your pool when you aren't there – EVER.
- Install a pool alarm that can alert the pool owner when the surface of the water has been disrupted. Sure, if a frog falls in, the alarm could go off – but better safe than sorry.
- If a toddler is missing – check the pool first

- Obviously – don't allow horse play, diving in the shallow end, and other dangerous activity.

### **I've done all the above – and someone gets hurt. Why am I liable?**

We live in a very litigious society – so here is the brutal truth:

*The owner of the pool is the person responsible* for providing a safe environment for both children and adults who use the pool, as well as for people **who live near the pool aka your neighbors**. The homeowner is also responsible for accident prevention. If you own a pool – you take the burden of protecting others from the dangers presented by the pool.

You can't rely on a "Swim at Your Own Risk" sign or policy – it won't hold up. Even if you've done everything right, if someone gets hurt in your pool you can get sued. Even if it wasn't your fault.

Accidents happen even when the best measures are taken. Please take the time to reduce the chance of those accidents by taking the right steps to protect your home and your future!

Reminder – if you are thinking of installing a pool or have added one and didn't alert us please give me a call. Not only do we need to ensure your homeowner's policy will cover you in case of a loss, we want to make sure you have at least a 1 Million dollar umbrella policy to protect you against the big "what – ifs"

Happy Summer!

Sue Bannon

Partner – ViVenzio Insurance