



Swimming Pool Liability Precautions

Having a swimming pool on your property is a great way to stay cool on hot summer days. Despite the benefits that a swimming pool offers, it also carries various homeowners liabilities. For instance, if a visitor or loved one were to get hurt or drown in your pool, you could potentially be held responsible. With this in mind, consider the following tips to help minimize your liability risks as you beat the heat in your pool this summer.

How to Reduce Drowning Risks

- Install safety fences around the pool with a locked latch and place a cover over the pool when you are not using it.
- Be sure to supervise swimmers at all times—especially children.
- Keep lifesaving equipment near the pool and make sure you know how to properly use it.
- Don't allow swimmers to horseplay in the pool.

How to Minimize Disease Risks

- Keep the pool water properly filtered and chemically treated.
- Don't allow swimmers to drink pool water.
- Try to keep pets out of the pool.
- Avoid having anyone with open wounds or illnesses enter the pool.
- Don't allow babies to enter the pool unless they are wearing swim diapers.

How to Mitigate Chemical Risks

- Avoid over-shocking the pool— always keep chemicals at the proper levels.
- Follow the manufacturer's instructions carefully whenever you add chemicals to the pool or filtration system.
- Store chemicals in a cool, dry place, away from fire hazards and lawn care products.

Be Prepared for a Pool Emergency

As the homeowner, you are liable for the safety of all swimmers in your swimming pool. To ensure that you can adequately protect people on your property, consider taking lifeguarding, CPR and first-aid courses so you know what to do in an emergency. For more personal risk management guidance and homeowners insurance solutions, contact us today.