

NOW OPEN IN TERRE HAUTE


[Login](#) | [Register](#)

A Few Clouds ~ 76°F

The BRAZIL TIMES

Brazil, Indiana ~ Friday, June 27, 2008

Blogs


[HOME](#) [NEWS](#) [SPORTS](#) [RECORDS](#) [OBITUARIES](#) [OPINION](#) [BLOGS](#)
[CLASSIFIEDS](#)

Concerning safety with swimming pools

Posted Thursday, June 26, 2008, at 5:07 PM

[<< Previous](#) | [Respond](#) | [Email link](#)

With the temperatures soaring throughout the country, many people will be taking advantage of the heat-beating delights of a swimming pool. Whether you have a luxury in-ground pool or a plan to blow up the simplest of inflatable above-ground pools, it is important to consider the insurance and safety implications, according to the Insurance Information Institute.

Swimming pools have been steadily rising in popularity, with more than 8.3 million households owning an in-ground or above-ground pool -- up almost 10 percent since 2002, according to an annual report by the Association of Pool and Spa professions. If you include hot tubs, the number rises to almost 14 million.

According to a report issued by the U.S. Consumer Product Safety Commission, the average number of drowning deaths involving children younger than 5 in pools and spas has increased from a yearly average of 267 (for 2002-04) to 283 (for 2003-05). The report also shows that the majority of deaths and injuries occur in residential settings and involve children ages 1-2-years-old and that the victims were out of sight of their parents or caretakers for less than five minutes.

Fatal drowning remains the second-leading cause of unintentional injury-related death for children ages 1-14 years.

For every child who dies from drowning, five receive emergency care for nonfatal submersion injuries.

The I.I.I. suggest taking the following steps when considering a pool:

* Contact your town or municipality. Each town will have its own definition of a "pool," often based on its size and water depth. If the pool you are planning to buy meets the definition, then you must comply with local safety standards and building codes. This may include installing a fence of a certain size, locks, decks and pool safety equipment.

* Call your insurance agent or company representative. Let your insurance company know that you have a pool, since it will increase your liability risk. Pools are considered an "attractive nuisance" and it may be advisable to purchase additional liability insurance. Most homeowners policies include a minimum of \$100,000 worth of liability protection. Pool owners, however, may want to consider increasing the amount to \$300,000 or \$500,000.

You may also want to talk to your agent or company representative about purchasing an umbrella liability policy. For an additional premium of about \$200-\$300 a year, you can get \$1 million of liability protection over and above what you have on your home. This would also provide added liability protection when you drive.

If the pool itself is expensive, you should also have enough insurance protection to replace it in the event it is destroyed by a storm or other disaster.

The I.I.I. also recommends taking the following safety precautions:

* Put fencing around the pool area to keep people from using the pool without your knowledge. In addition to the fences or other barriers required by many towns, consider creating "layers of protection" around the pool, i.e., setting up as many barriers as possible (door alarms, locks and safety covers) to the pool area when not in use.

* Never leave small children unsupervised, even if for a few seconds. And never leave toys or floats in the pool when not in use as they may prove to be a deadly temptation for toddlers trying to reach them.

* Keep children away from pool filters and other mechanical devices as the suction force may injure them or prevent them from surfacing. In case of an emergency, know how to

Insurance Matters

Ted Paris


- [Recent posts](#)
- [Archives](#)
- [Blog RSS feed](#)
- [Comments RSS feed](#)
- [Login](#)

HOT TOPICS

[Concerning safety with swimming pools](#)
(0 ~ 5:07 PM, Jun 26)

[May is Motorcycle Awareness Month](#)
(2 ~ 10:29 AM, Jun 23)

[How to become a 'computer athlete'](#)
(1 ~ 6:18 PM, Jun 20)

[LaNina gets blame for recent storms](#)
(0 ~ 10:13 AM, May 29)

[Insurance claims for lightning strikes on rise](#)
(0 ~ 9:06 PM, May 22)

MAILING LIST

Enter your email address to join our daily headline mailing list:

shut off these devices and clearly post this information,

* Be sure all pool users know how to swim. Learners should be accompanied by a good swimmer. If you have children, have them take swimming lessons as early as possible. And, don't allow anyone to swim alone,

* Check the pool area regularly for glass bottles, toys or other potential accident hazards. Also, keep CD players, radios and other electrical devices away from pools or nearby wet surfaces, and

* Check post emergency numbers on the phone, in the event of an accident. Keep a first aid kit, ring buoys and reaching poles near the pool. You may also want to consider taking basic first aid and CPR training.

Respond to this blog

Posting a comment requires [free registration](#). If you already have an account, enter your username and password below. Otherwise, [click here](#) to register.

Username:

Password: ([Forgot your password?](#))

Your comments:

Please be respectful of others and try to stay on topic.

[Home](#) | [News](#) | [Sports](#) | [Records](#) | [Obituaries](#) | [Opinion](#) | [Blogs](#)

© 2008 Brazil Times | [Contact Us](#) | [Terms of Service](#) | [Media Partners](#) | [Search](#) | [Online Reader](#)