

## SWIMMING POOL SAFETY

Swimming pools are a sought after and desirable feature in the Canadian residential marketplace. There's been an increase in demand for pools as an amenity within private residences. Whether you have recently purchased a pool or you are already an experienced pool owner, continue reading for tips on keeping your family safe and protected.

### Pool safety

- Inform pool users of the configuration of your pool, as well as the restrictions you have set about diving and other pool activities. Most residential pools are not deep enough for safe diving. In fact, the recent trends in pool construction are leisure designs with a maximum pool depth of 4-6 feet.
- Ensure your diving boards, platforms, and slides are compliant with current building codes and regulations. Stay informed with updates to building codes.
- Inspect your pool frequently for signs of deterioration or damage.
- Install a pool fencing system, including a self-closing gate, in the immediate perimeter of the pool. This is especially important for preventing children and pets from falling into the pool. Pool fencing is in addition to your yard/property fencing.
- Check local building codes regarding the minimum design standards and height requirements for any type of fencing near swimming pools, which may be different for properties without pools. Typically, fencing near pools are required to be permanently installed, not easily climbable, and have a minimum height of 5 feet. The bottom of the fence must run parallel to the grade of land with no large gaps that can allow children and animals to pass underneath. Gates are to be kept locked to prevent access.
- Consider using a tension safety pool cover for the winter season instead of a traditional winter pool cover. A tension safety cover adds an extra layer of security as it can hold up a maximum weight limit of people or pets, whereas a winter pool cover is essentially just a tarp with zero resistance when stepped on.
- Consider using a splash alarm in the pool when not in use or supervised. A splash alarm sounds an audible alert if a certain threshold of water movement is reached, such as someone falling into the pool.
- Ensure exterior doors leading to the pool area are fitted with safety mechanisms to prevent children or visitors from accessing the area when unsupervised. Sliding doors may be fitted with security bars, hinged doors may be fitted with childproof locks, and all styles of doors may be fitted with chime alerts.
- Make sure children are supervised by an adult at all times.
- Assign a responsible adult to have clear visibility of the entire pool and its surroundings. To avoid visual obstructions, the optimal position is in an elevated area where your back is to the light with no glare. This allows the adult to jump in the pool if anyone requires assistance and gives them the ability to account for each person.
- Remember that life jackets are the most effective personal flotation device (PFD), especially for weak or novice swimmers. Floaties, water wings, and water toys are not sufficient alternatives to a life jacket.
- Be mindful that drownings not only occur in the deep end but can also in the shallow end of a pool as it is deep enough for young children and non-swimmers.
- Do not allow the use of glassware, such as glass cups, containers, and beer bottles, in or around the pool. Broken glass is difficult to spot and can cut, puncture, and seriously injure bodies. In addition, shards of glass can enter your pool filters and damage your pool system.
- Establish safety rules for use of the pool and make all family members and guests aware of them. For further tips on pool safety, consult the Canadian Red Cross regularly to stay informed and aware.

### Pool maintenance and equipment

Regular maintenance of your pool and equipment can help prolong its lifespan and allows you to enjoy the pool season without service interruptions. Verify that contractors and maintenance personnel are licensed and insured, and they complete their work in accordance with local building codes and regulations. Create a seasonal and ongoing maintenance checklist that includes the following considerations:

- Regularly check your pool equipment to ensure there are no leaks. Leaks from pool pumps located near your house can quickly damage the foundation of your home, especially the basement.
- Hire licensed and insured gasfitters to light and extinguish pool heater pilot lights.
- Hire a pool specialist that offers closing services for the winter, which includes lowering the water level, adding winterizing chemicals and equipment, and installing a tension safety pool cover. This ensures your pool does not undergo damages or cause incidents when not in use.
- Ensure pool chemicals are used and stored safely in accordance with the manufacturer's directions. Make sure it's out of reach of children and pets.
- Install pool heaters (located within structures like cabanas) according to local building codes, which includes surrounding the pool heater with non-combustible walls and proper venting. Consider adding a centrally monitored heat detector for added protection against fire.
- Add a centrally monitored heat detector for indoor pool rooms and associated mechanical rooms for fire safety. To prohibit unauthorized access to these rooms, invest in entrance doors that are self-closing and fitted with centrally monitored contacts and/or childproof locks.

Minimize your risk as a pool owner. Ensure a responsible adult (preferably a strong swimmer) is supervising children, pets, and other guests. There are usually no audible signs of distress when someone is drowning. Remember that most residential in-ground pools are not safe for diving. Establish rules for your pool and make sure everyone follows them. Secure and lock pool areas when not in use. Consider adding water sensors, heat detectors, alarms, and other monitoring systems. This alerts you if there is activity in or around your pool. Lastly, it is important to perform regular inspections and maintenance of your pool and its related equipment.

### Protect your interests

Swimming pools can offer endless hours of fun but also come with a heightened level of responsibility for the homeowner. Speak with your broker regarding the insurance and liability implications of having a swimming pool. The following are insurance terminology to be aware of with regards to coverage for your pool:

- **Attractive nuisance** – An attractive nuisance means something on your property is alluring and attractive to others. For example, children may feel drawn to swimming pools as it looks fun and refreshing to play in. A swimming pool is considered an attractive nuisance. It's the homeowner's responsibility to control access to this area on your property, whether this means supervising invited guests or preventing access to uninvited guests.
- **Excess liability** – Speak with your insurance broker regarding your current limits of liability and whether they adequately protect your interests.
- **Pool sharing apps** – Pool sharing apps have entered the Canadian marketplace, allowing homeowners or "hosts" to rent their pools by the hour. An incident on the property would generally leave the homeowner exposed to liability claims. If you are considering renting your pool, speak with your insurance broker to determine if your current policies and limits are appropriate for this exposure.
- **Adequate replacement cost coverage** – The replacement cost of your swimming pool is included in the "Coverage A" of your home. If you have recently installed a pool or made alterations to your existing pool, speak with your broker to ensure you are adequately covered.

**For more information on making your property safer, contact our Risk Services team at 1.833.692.4111 or visit us at [www.northbridgeinsurance.ca](http://www.northbridgeinsurance.ca).**