

Summer Fun! Pools & Your Home Policy

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As we enter into the warm months you can see families everywhere opening up their pools. Pools are lots of fun but they do have insurance implications on both the property and the liability side of insurance.

On the property side it depends on whether it is an in or an above ground pool. If it is in-ground then it is considered other structures and your policy automatically provides 10% of what the dwelling limit is. If your home is insured for \$300,000 then you have \$30,000 of coverage. This limit though applies to ALL of your other structures so if you have more than the limit provided, consider increasing that limit.

An above ground pool is considered personal property and would be included in that limit which is typically 70% of your dwelling limit. On the same \$300,000 home you would have \$210,000 of coverage for all of your belongings and your pool. For most people this would be plenty of coverage.

Unfortunately what is covered by the home policy for above ground pools leaves a lot to be desired. A loss caused by the weight of ice and snow, earth movement, sub-surface water and damage to pool liners due to animals is not covered. Hmmm, pretty much everything that can happen to an above ground pool. Some carriers offer a special above-ground pool endorsement that will cover these perils for about \$0.86 per \$100 in value, pretty cheap!

On the liability side, pools can be an attractive nuisance. The pool owner is liable for anyone who uses it whether they have permission or not. Items such as diving boards and slides can make your pool ineligible to many carriers. More than 1,000 children drown in swimming pools in the US each year. Countless more are severely injured. Your home policy comes with \$100,000 of liability coverage with the ability to increase it to \$1,000,000. If you have a pool, increase it to the maximum limit your carrier will allow and inquire about an umbrella policy.

Pools provide endless hours of enjoyment during the dog days of Summer but if you have one, please talk to your Independent Insurance Agent about how you can best protect both your property and liability exposures.



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Rich and his wife Kristy have lived in Pepperell for 20 years and have raised their 2 children here. He has been an Insurance Agent for 28 years.

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