

## Keeping Your Pool Safe

It is not uncommon during the long, hot days of summer to hear the sounds of children enjoying the cool water of a swimming pool in the yard of a homeowner. Swimming pools can be a wonderful addition to the backyard. However, safety must be foremost on the homeowner's list.

According to the U.S. Consumer Product Safety Commission (CPSC), an estimated 350 children under five years of age drown each year in swimming pools, many of those deaths occur in residential pools. The Commission estimates that another 2,600 children under the age of five are treated in hospital emergency rooms each year following submersion incidents. Nationally, drowning is a leading cause of death to children under five.

The key to preventing these types of tragedies is to have layers of protection. This includes placing barriers around the pool to prevent access, using pool alarms, closely supervising children and being prepared in case of an emergency.

Hochheim Prairie Insurance requires that homeowner's swimming pools be fenced and not have a diving board or slide. Carefully read your policy and contact your agent if you have any questions or feel uncertain about liability coverage.



**If someone is injured while using your pool, could you be held responsible? If so, who would pay for the injuries that have occurred?**

### Know the answers to the following questions:

1. Do you have liability coverage? Hochheim's property policy DOES NOT include liability coverage. It must be purchased as a separate policy through Hochheim Prairie Casualty Insurance Company.
2. Do you have the right kind of coverages for your exposure? Different types of liability coverages exist to cover different types of exposures such as personal or farm.
3. Do you carry limits of liability that are sufficient to protect your assets?

*See the following page for Swimming Pool Safety Tips*

# Swimming Pool Safety Tips



## **Parents and Guardians:**

Only you can prevent a drowning. Watch children closely and be in reach of them at all times. Make sure doors leading to the pool area are closed and locked. Young children can quickly slip away and into the pool. Review the tips below for a safe swimming experience at your home.

1. Keep rescue equipment by the pool and make sure a portable phone is at the poolside with emergency numbers posted. Pole, rope, and personal flotation devices (PFDs) are recommended.
2. Know cardiopulmonary resuscitation (CPR).
3. If a child is missing, always look in the pool first. Seconds count in preventing death or disability.
4. For above-ground pools -- steps and ladders to the pool should be secured and locked or removed when the pool is not in use.
5. Pool alarms can be used as an added precaution. CPSC advises that consumers use remote alarm receivers so the alarm can be heard inside the house or in other places away from the pool.
6. Fences should be at least 4 feet high, made of vertical bars and installed completely around the pool. Openings in the fence should be no more than four inches wide.
7. Fence gates should be self-closing and self-latching and out of a small child's reach.
8. Use a power safety cover -- a motor powered barrier that can be placed over the water area when the pool is not in use.
9. Never leave furniture near the fence that would enable a child to climb over the fence.
10. Keep toys away from the pool when it is not in use. Toys can attract young children into the pool.

