

How Having a Swimming Pool Impacts Your Liability Coverage

The liability protection provided by home insurance policies covers pool-related incidents. This includes any medical expense or lawsuit as a result of a pool-related injury or death. This excludes the policyholder and their household, who would need to file a health insurance claim to cover the medical costs associated with an injury or pay out of their own funds.

Swimming pools are considered an attractive nuisance, which is something on someone's property that might attract a child and pose a risk to their well-being. The owner of a property with one, such as a pool, is liable for anyone who uses it whether they have permission to or not. More than 1,000 children drown in swimming pools in the U.S. each year and many more are injured, according to the Center for Injury Research and Policy.

For this reason, the standard amount of liability protection in most insurance policies might not be adequate. Typically, policies include \$100,000 of liability protection, but it is widely recommended that policyholders purchase as much as \$500,000. As you can imagine, a lawsuit for the death of a child (or anyone for that matter) can exceed the \$100k of protection. You can increase the limit of your personal liability coverage or purchase a separate umbrella policy, which would cover the cost of any liability claim surpassing the limit of that portion of your policy.