

According to Consumer Affairs, about 350 children under age 5 drown in pools each year. Drowning is the second leading cause of death for this age group after motor vehicle incidents. Another 2,600 children are treated in hospital emergency rooms each year for near-drowning incidents. With owning a pool comes additional liabilities. The good news is that a homeowner's policy will cover the liability that results from the pool, but certain policy terms and conditions may affect coverage. Gallen Insurance recommends that you purchase at least a \$1M personal umbrella policy if you own a pool so that your liability limits are increased.

Follow these tips to prevent pool tragedies from happening:

- Fences and walls should be at least 4 feet high and installed completely around the pool. Fence gates should be self-closing and self-latching. The latch should be out of a small child's reach.
- If your house forms one side of the barrier to the pool, then doors leading from the house to the pool should be protected with alarms that produce a sound when a door is unexpectedly opened.
- Keep rescue equipment by the pool and be sure a phone is poolside with emergency numbers posted.
- Pool alarms can be used as an added precaution. Underwater pool alarms generally perform better and can be used in conjunction with pool covers.
- Never allow anyone, child or adult, swimmer or non-swimmer, to enter the pool unless a responsible person is accompanying them.
- Never leave an accessible pool unattended. Remember, a child can drown in less than 2 minutes.
- Never leave swimming toys in the pool. They are too inviting for a young child.
- No running around the pool where you are likely to slip and fall in.
- Insist that your adult guests supervise their children at all times.
- Never let intoxicated guests enter your pool.
- Remove the diving boards and slides from your private backyard pool. The risk of injury is too great.
- Never assume that "floaties" and other floatation devices will protect you or your guests from drowning.

Additionally, it is wise for homeowners with a pool to take lifeguard, first aid and CPR courses in case anyone needs assistance while on your property. Once old enough, your children should receive this same training.

