

COMMUNITY POOL SAFETY



KEEPING THE ASSOCIATION POOL SAFE AND ENJOYABLE

A community pool is one of the most popular amenities an association can offer, and one of the most serious exposures on its policy. Drowning is the leading cause of accidental death for children ages one to four, and it happens quickly and quietly while adults are nearby. Barriers, clear rules and basic equipment prevent nearly all of it.

Pool Rules to Post and Enforce

- No one swims alone. Children are never near the water without an adult actively watching.
- No diving in shallow water, no running on the deck, no glass in the pool area.
- Keep hair, jewelry and loose clothing away from drains. Drain covers must be to code and replaced if worn.
- Non-swimmers wear U.S. Coast Guard-approved life jackets, not inflatable toys.
- Post pool hours, capacity and a no-lifeguard notice (if applicable) where everyone can see them.
- For parties or events, hire a certified lifeguard or assign adults to watch the water the entire time.

Barriers and Access

- Fencing meets local code. The U.S. Consumer Product Safety Commission recommends at least 48 inches; many local codes require 60.
- Fence openings are small enough that a 4-inch sphere cannot pass through.
- Every gate opens away from the pool, self-closes and self-latches, with the latch out of a small child's reach.
- Access is limited to residents and accompanied guests by key, fob or code, and the board can revoke it.
- Spas and hot tubs have lockable covers that are used when the spa is closed.

Equipment and Preparedness Checklist

- ☐ A reaching pole, ring buoy with rope and a first-aid kit are mounted within reach of the water.
- ☐ A phone or posted emergency number is available at the pool.
- ☐ Board members or staff who oversee the pool are trained in CPR.
- ☐ Chemical storage is locked, ventilated and away from the pool deck.
- ☐ The pool is inspected and permitted as required by the county or city health department.

Tell your agent

If the association adds a pool, a spa, a slide or a diving board, or changes lifeguard staffing, let Insurance Warehouse know before the season opens. It affects both the liability coverage and the umbrella.