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**FOR IMMEDIATE RELEASE**

### **Pools & Your Homeowners Insurance**

*The Professional Insurance Agents of Wisconsin provide you with information about homeowners liability with pools.*

MADISON, Wisconsin (June 2, 2008) – Every year in the U.S., roughly 43,000 people are injured in and around swimming pools, with nearly 300 drowning cases reported. If you are thinking of installing a pool on your property this summer, make sure your homeowners insurance policy will provide liability coverage.

“When you are planning on installing a pool, it is a good idea to meet with your professional independent agent to make sure that you have adequate homeowners coverage,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW). “Generally, your homeowners policy provides coverage for damages to your home and other structures on your property and liability protection if someone sues you. A pool increases the amount of coverage you would need in both cases since you are adding both a structure to your property and an increased liability risk.”

The following safety rules can help decrease your risk of liability exposure:

- Install a fence around the pool area to prevent people from using the pool without your knowledge
- Never leave small children unsupervised in or around the pool -- even for a minute

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- Be sure all pool users know how to swim
- Don't swim alone or allow others to swim alone and don't swim if you're tired
- Don't allow anyone who has been drinking alcohol to swim in the pool
- Don't allow your children to let their friends use the pool without your supervision
- Check the pool area regularly for glass, bottles, or other potential hazards and keep radios, CD players, and other electrical devices away from the pool
- Keep a secure cover on the pool during the offseason
- Comply with any additional local regulations

For more information or to locate a PIA member near you, look for the PIA logo or go to

[www.PIAW.org](http://www.PIAW.org).

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