



12 Questions You Must Ask Before Joining A Swimming Pool Association Group Insurance Program

Commercial general liability insurance can be confusing. Here are twelve questions every pool tech should ask before joining a pool and spa service association:

(1) Is your insurance carrier “A” rated?

Why Important: Many property managers require an “A” rated insurance company. IPSSA’s carrier is “A” rated.

(2) Am I covered if I spill pool chemicals and concrete is damaged?

Why Important: Most policies exclude this type of claim under the “pollution exclusion”. IPSSA members are covered to \$1,000,000 for on-jobsite pollution incidents.

(3) Am I covered if a chemical feeder malfunctions and people in the spa are injured due to excessive chemicals?

Why Important: These claims are excluded by most insurance companies under the “pollution exclusion”. IPSSA members are covered to \$1,000,000.

(4) Am I covered if I accidentally hurt myself at a customer’s pool, ie; a dog bite?

Why Important: Most insurance carriers do not cover this type of claim. IPSSA members are covered to \$5,000 for their own medical bills following an on-job accidental injury.

(5) Am I covered for doing pool repairs?

Why Important: Some insurance companies don’t cover this type of work. IPSSA members are covered for repairs.

(6) Am I covered if I remodel a pool?

Why Important: Some insurance exclude remodeling. Make sure you know how they define a “remodel”. IPSSA members can buy optional remodeling coverage for \$30 per month.

(7) Does your group insurance program include life insurance coverage if I suffer something like a heart attack or stroke?

Why Important: This is not usually covered by most group insurance plans. IPSSA members under age 70 receive \$50,000 life insurance coverage.

(8) Do I “share” my limit of liability coverage with anyone else, ie; other chapter members or other insureds?

Why Important: Two associations require members to share their limits of liability with others, thereby reducing the coverage available to any one member. IPSSA members never share their limit of liability with anyone else.

(9) Am I covered if I damage an item that I work on, for example is tile damage covered if I ruin it while I clean it?

Why Important: Most insurance policies don’t cover this type of damage. IPSSA members are covered to \$50,000 for damaging an item they work on due to faulty workmanship.

(10) Is there a coverage limit if I overflow a pool?

Why Important: Some policies limit overflow claims to \$50,000. Some claims like this are very large, exceeding \$400,000. IPSSA members are covered for overflow claims to \$1,000,000.

(11) Am I covered if my chemicals spill on the street after a truck accident?

Why Important: Most policies exclude damage related to a truck accident. IPSSA insurance covers Haz-Mat incidents due to truck accidents.

(12) Am I covered for plaster deterioration?

Why Important: At least one other association policy requires that plaster damage first begins during their insurance policy period. This can be a problem for the service tech since plaster often is not damaged in a single event. If the damage occurred gradually, you may have no coverage when your customer says you ruined his plaster. The IPSSA policy has no requirement that deterioration first occur during the policy period. Therefore, a claim involving the gradual deterioration of plaster wouldn’t be excluded.

Anyone considering joining a swimming pool service association insurance program should get answers to these questions. Failing to do so could cause you some real grief when facing a claim or lawsuit.

