



INSURANCE AND THE POOL BUSINESS

Insurance policies are based on the operations of the business performing the work. It's important to know what the insurance company considers your scope of work and when it crosses into another category.

We have outlined some of the most common work performed under each category, as you add more to your operations and customer offerings, or if you are unsure in what category the work you are performing falls into, it's time to check in with your insurance provider to ensure changes or a new policy aren't required.

SERVICE OPERATIONS

- ✓ Regular service/maintenance calls: Net, brush, filter change, empty skimmer baskets, test water and balance as needed, skim, vacuum
- ✓ Filter cleaning
- ✓ Pool Closings and Openings
- ✓ Acid Wash
- ✓ Equipment repair/replacement
- ✓ Tile cleaning

SAFETY – INSTALLATION, REMOVAL, MAINTENANCE OF ANY SAFETY FEATURES

- ✓ Safety Fencing
- ✓ Handrails, steps, gates
- ✓ Covers
- ✓ Nets

RETAIL PRODUCT SALES – CHEMS, EQUIPMENT, POOL TOYS, ABOVE GROUND SPAS OR HOT TUBS

Our advice is to play it on the safe side, if you are unsure if the works you are performing is being covered by your current policy, a quick call to your insurance agent can be the difference between proper coverage and no coverage.

REMODEL/CONSTRUCTION

- ✓ Remodel and Construction work fall under the same classification for General Liability although separate for Work Comp
- ✓ Anything requiring equipment and a crew of people is a good general rule of thumb
- ✓ Liners fall under this category
- ✓ Mastic
- ✓ Fiberglass Pool installation or repairs
- ✓ Re-surfacing
- ✓ Tile installation/replacement
- ✓ Coping installation/replacement
- ✓ Concrete/Gunite
- ✓ Excavation

INSPECTIONS – WARRANTY OF WORK PERFORMED BY ANOTHER COMPANY

- ✓ Above ground visual inspections
- ✓ Leak Detection

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SERVICE AND MAINTENANCE

GENERAL LIABILITY PLAN

No matter what your operations look like, a basic coverage you'll always need to carry is General Liability. These policies will be customized depending on the scope of your operations. Below is an example of a custom policy with coverage enhancements designed for Service and Maintenance companies.

COVERAGE

- ✓ \$1,000,000 Per Occurrence Limit/\$3,000,000 General Aggregate Limit (all limits per member)
- ✓ Per Project Aggregate Limit (each pool job)
- ✓ \$1,000,000 Personal & Advertising Injury Limit (Products/Completed Ops Aggregate Included)
- ✓ \$100,000 Damages to Premises Rented to You
- ✓ \$5,000 Medical Expense Limit
- ✓ \$50,000 pollution coverage on site and in transport (chemical clean-up/Hazmat)
- ✓ \$25,000/Occurrence \$500,000/Aggregate Acid Washing Property Damage
- ✓ \$50,000/Occurrence \$100,000/Aggregate Swimming Pool Pop Up
- ✓ \$25,000 Per Occurrence Property Damage Extension/Faulty Work Available
- ✓ Blanket Additional Insured Endorsements
- ✓ Coverage available for employees

General Liability covers third party injuries and property damages caused due to your operations. These are commonly referred to as slip, trip and fall policies. It's not a very common that a third party will randomly wander onto your job site and hurt themselves, or that property other than the property you're physically working on will be damaged. That's why it's important your insurance policies are designed specifically for a swimming pool business, to cover the accidents that frequently happen in your line of work. Popped pool coverage, faulty workmanship and pollution coverage are just a few examples of the high % risks that aren't addressed by a standard policy.

*Rates may vary depending upon the tax rate on your state.



PAT GRIGNON

VICE PRESIDENT

Pat Grignon is the Vice President & Co-Founder of California Pool Association. Pat has over 15 years of experience as an insurance executive and licensed insurance agent. He holds a bachelor's degree in Business Administration with a minor in Economics and maintains a designation as a Commercial Lines Coverage Specialist (CLCS). Pat was asked to help create a solution for an industry that was overpriced and undeserved at the time. Since then, in his current role he has utilized his experience to help pool service companies maximize their protection while improving their bottom line.

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ABOUT CALIFORNIA POOL ASSOCIATION/INSZONE INSURANCE

The California Pool Association (CPA) is a trade organization founded for independent pool service, repair and maintenance business owners. The association works on behalf of its members to provide affordable general liability insurance, wholesale pricing on equipment and supplies, and a vast professional network.

Inszone Insurance Services was founded in 2002 in Rancho Cordova, CA and has rapidly grown and expanded in the insurance space. Inszone Insurance has offices in California, Arizona, Colorado, Utah, Nevada, Missouri and Texas, but serves all 50 states. Inszone has grown with a customer focused mentality, focusing on the relationship between agents and customers, and ensuring customer satisfaction above all else. Inszone Insurance Services is a full-service insurance agency, able to handle customer benefits, personal and business insurance needs.

Our commitment is to provide superior service to each and every customer. From initial contact, through the quoting process and all the way to the signing and delivery of a policy through us. Our commitment is to ensure every customer has a clear understanding of their insurance needs, the coverage they need, and the policy they are purchasing. We are focused on the long-term customer, who sees us not only as an insurance agency, but as a partner to help achieve their business and personal goals.

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