Swimming Pool Insurance (Commercial)

Events, recreation & entertainment - coverage overview, limitations and how to get a quote



OVERVIEW

Pool carriers focus on drowning and diving risk, so lifeguard staffing, depth markings, diving boards and drain covers drive eligibility.

WHAT'S COVERED

General liability
Swimmer and guest injuries at your pool.

Lifeguard liability
Claims tied to rescue and supervision.

Property coverage
Pool structure, pumps, bathhouse and fencing.

Equipment breakdown
Filters, heaters and chemical feed systems.

Swim lesson liability
Injury claims during lessons and swim team.

Good to know
Certified lifeguards whenever open, VGB Act compliant drain covers and no diving board or waterslide open the most markets.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Diving boards and slides on many policies
- × Chemical injury or pollution from chlorine leaks
- × Unauthorized after-hours swimming without a fence and lock

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Pool dimensions and depths
- Lifeguard schedule and certifications
- Drain cover compliance proof
- Hours and season

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/swimming-pool-commercial/

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