Swimming Pool / Spa Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Pools and spas raise liability risk, and some carriers require fencing, covers and higher liability limits.

WHAT'S COVERED

Personal liability
Injuries to guests and damage you cause to others.

Medical payments
Guests' minor medical bills regardless of fault.

Pool structure
Damage to the pool or spa from covered causes.

Pool equipment
Pumps, heaters and filters.

Umbrella
Extra liability above your homeowners policy.

Good to know
A 4-foot locking fence and a safety cover usually make a pool insurable at standard rates.

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 with some carriers
- × Wear or leaks from age

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address and year built
- Current homeowners declarations page
- Pool type, fencing and gate details
- Photos of pool area

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-spa/

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