

## Pool Owners Guide

BrokerLink is proud to offer exclusive home and auto insurance premiums to NSFM members. Talk to one of our group insurance advisors for all your insurance needs.

As temperatures begin to rise, usually around late April or early May, it's a good signal to start preparations for getting your backyard pool ready for the warmer weather. Thinking of installing one this Spring? Keep reading.

### Is my pool covered under my current home insurance policy?

Premiums will often change because you're asking your insurer to take on additional risk – both with possible damage to a new pool and for any potential accidents it may cause. You must notify your insurer if you are intending on installing a pool. If you have a pool already and it is not currently on your insurance policy, contact an advisor today.

Any sort of pool and/or pool-related structures (such as a pool shed) will be covered under a home insurance policy and will usually cause an increase to your premium. You will be protected if any damage is caused to your pool.

The liability portion of your home insurance policy also extends to cover any pool-related incidents, such as a slip or fall. It can cover matters such as medical expenses or lawsuits due to injuries.

### Do I need a permit to install a pool?

To build, install or repair a pool in your yard, you must obtain a municipal permit. Ensuring that your new pool meets all provincial and municipal requirements is essential. Check your local municipality's residential swimming pool safety regulations. This sets out a series of rules to control pool access and limit the risk of accidents. These rules include installation requirements for pool enclosures, ladders, fences, and safety devices, as well as the minimum clearance from other objects in your yard.

### How can I help to prevent pool-related accidents?

There are many ways that you can help to prevent accidents related to your pool. Here is a list of some helpful tips:

- **Fence it in.** It's important to make sure pools can't be accessed by little ones, pets, or unwanted visitors. It's not enough to put a fence around your entire backyard, the pool itself should have a fence or gate around it to prevent people or pets from accidentally falling in from your yard, deck, or patio. Consider keeping the fence, gate or other access point locked to prevent others from wandering in and having a swim when you're not around.
- **Floatation devices.** Have an abundance of noodles, life jackets, etc. nearby and within reach of your pool.
- **Never swim alone.** Make sure that at least one other person is around when swimming. Never leave young children unattended by a pool.
- **First-aid training.** Make sure that every member of the household has basic first aid training and knows how to do CPR in the event of an emergency.

If you are considering installing a pool, be sure to get in touch with your insurance advisor. They can give you a good idea of the additional insurance premiums you may incur, so you know what to expect when your pool is installed.

### Rest Assured, BrokerLink Has You Covered\*

Contact BrokerLink today:

Call 1.833.998.3798, email [atlanticgroups@brokerlink.ca](mailto:atlanticgroups@brokerlink.ca), or visit [BrokerLink.ca/municipalities\\_NS](https://BrokerLink.ca/municipalities_NS)

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