

## Press Release

### **Fireman's Fund Insurance Company Provides Swimming Pool Safety Tips to Help Hotels Reduce Liability**

#### ***Hotels Must Be in Compliance with New Federal Regulation Requiring Updated Drainage System***

NOVATO, Calif., (May 13, 2009) – As the summer travel season approaches, Fireman's Fund Insurance Company is providing tips for swimming pool safety to help hotels reduce liability and safeguard its guests. Hotels must also be in compliance with a new federal regulation that recently went into effect requiring updates to the pool drainage system to prevent drowning and entrapment in pools.

According to the U.S. Consumer Product Safety Commission, each year more than 300 children under the age of five drown and 2,725 children are hospitalized from pool submersion injuries.

"Pool safety is an extremely serious matter. Staff members should be properly trained or certified, and demonstrate an excellent working knowledge of basic safety guidelines to help decrease liability and ensure a safe environment for guests," said Brian Gerritsen, senior director of hospitality, Commercial Insurance for Fireman's Fund.

Hotels may be liable for personal injuries and property damage caused by dangerous conditions on the swimming pool premises. In addition, hotels may be liable for the negligent or criminal acts of their employees or third parties that are not acting under their direction or control.

While each situation is unique and hotels should consult with experts regarding specific questions, listed below are key swimming pool safety tips and procedures to help avoid the most common types of claims:

#### **Create Physical Barriers**

- Fencing completely around the pool perimeter, at least four feet or higher to comply with local codes in limiting access
- Self-closing gates that are self-locking at entrance points
- Keycode access on doors leading to pools
- Night illumination of pool and adjacent areas
- Closed-circuit television monitoring for horseplay or unauthorized entry (this monitoring is not constant and does not take the place of a lifeguard)

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### **Post Written Rules**

- Posters indicating no lifeguards on duty (if that is the case)
- Visibly posted signs detailing permissible/prohibited activities
- Notices to parents to closely supervise their children
- Pool depths clearly marked and highly visible

### **Enforce Rules and Regulations**

- Pool in compliance with all State/Local Department of Health codes
- "No running" signs posted
- Enforce "no glassware in pool area" rules
- Enforce your policy regarding alcoholic beverages

### **Conduct and Document Inspections**

- Written inspection of physical conditions of pool, steps, ladders, and surrounding area
- Documented pool logs showing at least daily record of chlorine levels
- Operable poolside emergency telephone, presence of operational safety equipment
- Ground fault circuit interrupter protection for electrical equipment located within areas that can become wet

### **Be in Compliance with New Federal Safety Requirements**

- All pools, new or existing, must be equipped with anti-entrapment drain covers conforming to ASME/ANSI A112.19.8 effective December 20, 2008
- All pools that have a single main drain, other than an unblockable drain, must be provided with one or more additional devices or systems designed to prevent suction entrapment, such as safety vacuum release systems, suction limiting vents, gravity drainage systems or automatic pump shut-offs

"It's important to be in compliance with the new law first and foremost for the safety of hotel guests, but also to ensure ease of access to affordable liability insurance programs as well as easy permit renewal with the local governing body. The majority of hotel pools built in the last decade may only require an anti-entrapment drain cover at a minimal expense. However, older pools may require a shut-off valve or the splitting of the single drain that can be expensive," added Gerritsen.

### **About Fireman's Fund**

Fireman's Fund Insurance Company is a premier property and casualty insurance company providing personal and commercial insurance products nationwide. It is rated 'AA-' by Standard & Poor's Rating Services. Fireman's Fund is a member of the Allianz Group (NYSE: AZ), one of the world's largest providers of insurance and financial services. For additional information, visit [www.firemansfund.com](http://www.firemansfund.com).

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Media Contact: Suzanne Meraz, Fireman's Fund, (415) 899-3647,  
[suzanne.meraz@ffic.com](mailto:suzanne.meraz@ffic.com)

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