Loss Prevention

Swimming Pool Safety Program
Swimming pools provide a fun way to relax, socialize and exercise. But, they can also be a source of accidents or illnesses if the pool area is not well maintained and controlled.

Although most pool accidents are minor in nature, more severe and permanent injuries, such as drownings, spinal injuries or illnesses due to bacteria in the pool water can pose a serious threat if proper precautions are not taken. To help safeguard your swimming pool from causing injuries or illnesses to those using it, Great American Insurance has developed this Swimming Pool Safety Program for our policyholders.

Please discuss the information presented in the program with your lifeguard staff or company, maintenance personnel, swimming pool attendants and all management staff. At least one employee should be responsible for pool safety while the pool is open for use and should be onsite during hours of operation.

We also strongly encourage you to contact your local health department to receive any additional swimming pool recommendations or standards that may be required at your pool. Remember, local jurisdictional requirements may be different from what is presented in this program.
Lifesaving Equipment

At a minimum, provide the following lifesaving equipment or resources near the swimming pool area:

- Pole or shepherd’s hook, no less than 16 feet long (per Florida Building/Admin Code, section 64E).
- A ¼ inch diameter throwing rope at least one to five times the maximum width of the pool or 50 feet long (whichever is less). The rope should have an attached ring buoy with an 18-inch outside diameter, or a similar flotation device.
- Backboard with head immobilizer
- First aid kit
- Telephone with emergency numbers posted in the pool area. Keep pool address posted so those calling for help know the location to tell emergency responders.

The lifeguards you hire at the pool should be American Red Cross certified (or equivalent certification), trained in CPR and first aid procedures.

Physical Protection

- Surround pool by a 48-inch (minimum) high fence with self-closing, self-latching, lockable gates that open away from the pool.
- The fence should not allow passage of a four-inch diameter sphere.
- Keep chemicals used to treat pools locked and stored in a cool, dry and well-ventilated area under a roof and not accessible to the public. Do not store chemicals next to the pool heater. See manufacturer’s recommendations on labels and/or Material Safety Data Sheets (MSDS).
- Assign an employee to walk through the pool area at least every 60 minutes (30 minutes during heavy use) to assure that conditions are safe. Document the walk-through on the Sweep Sheet provided.
- Install a camera that overlooks the pool area that allows the manager or supervisor to have direct view of the area at all times.
- Check with your state or local authorities to determine if you are meeting all laws and requirements for swimming pool physical protection.
Swimming Pool Design

- Check to make sure swimming pool area walking surfaces are level and slip resistant. Consider applying slip resistant surface applications to the pool deck.
- Horizontal surfaces much be slip resistant.
- Do not use slides or diving boards at your pool.
- Clearly mark the deep end of the pool (greater than 5' deep) by a lifeline across the pool’s surface in conjunction with a painted or tiled line on the bottom and walls. Mark the painted or tiled lines in a color contrasting with the pool bottom.
- Identify pool water depth at least every 20’ with permanent contrasting depth markings, followed by the full or abbreviated words “feet” and “inches” located on both sides of the pool at the shallow end, slope break, deep-end wall and deep point. The size of the markings must be a minimum of 4”. Depth markers shall indicate actual depth within 3”. They must be visible from inside the pool and from the pool deck.
- Install “No Diving” markings within 2’ of the water edge on each side of the pool with a maximum distance between markings of 20’. The markings must be at least 4” high and contrasting; or a 6” tile with minimum 4” red international “No Diving” symbol. The markings must be slip resistant.
- Provide at least one set of ladders or steps at each end of the pool to facilitate pool entry and exit. Place a slip resistant strip of at least 1” in width and a color contrasting with the pool floor on the leading edge of each tread.
- Use the most current National Electric Code for all wiring and electrical equipment specifications and installations. Provide ground fault circuit interrupters (GFCI) on all pool electrical circuits as well as those in surrounding areas. Perform monthly tests of GFCI circuits to assure proper functioning.
- Pool and spa drain covers must comply with the Virginia Graeme Baker Pool and Spa Safety Act and must be equipped with anti-entrapment devices or systems that comply with ASME/ANSI A112.19.8 performance standard or any successor standard. For additional information, search for the “Swim Pool Drains” Safety Topic on GAIG.com.
- Keep in mind that drain covers typically have a five-year life span and then must be replaced. The date is typically stamped or molded on the cover.
- Have wading or “kiddie” pools designed 2’ or less in depth and physically separate them from the adult pool shallow end by at least 4’.
- Shower and bathroom facilities available for use should have anti-slip surface applications to the floor or tiles to help prevent slip and fall accidents.

For additional information, visit the “Resources” section on the National Swimming Pool Foundation website. nspf.org
Sample Pool Rules

The following rules must be posted in minimum 1” letters and be visible from the pool/spa deck:

1. No food, drink, glass or animals in pool/spa or on pool/spa deck.
2. Bathing load: ____________ Persons
3. Pool/spa hours: _____________ am to ___________ pm
4. Shower before entering
5. Pools without approved diving bowls must post “NO DIVING” in minimum 4” letters

In addition to these requirements, spa pool signs shall include the following:

1. Max. water temperature is 104 degrees Fahrenheit.
2. Children under 12 must have adult supervision.
3. Pregnant women, small children, people with health problems and people using alcohol, narcotics or other drugs that cause drowsiness should not use spa pools without first consulting a doctor.
4. Maximum use 15 minutes. (A clock shall be visible from the spa pool to assist the person in meeting this requirement.)

These are an example of Florida regulations. Refer to your state and county for further assistance on rules that are required to be posted in your jurisdiction.

Other signs to consider posting include:

- Warning – no lifeguard on duty – swim at own risk
- Children under 16 must be supervised by an adult
- Running and horseplay is not allowed
- In an emergency, the nearest phone is located at: ______________________________
- Violation of any rules will result in immediate suspension
Water Treatment & Inspection

Maintaining required levels of chlorine and proper pH, and performing periodic inspections of the swimming pool area are vital to protecting your members, residents and guests from a wide range of bacterial and viral infections and illnesses. You should follow these specific control measures:

- Properly train and certify all personnel responsible for the pool’s sanitation, safety and maintenance, including maintenance of all physical and mechanical equipment. Keep maintenance records on site or readily available whenever the pool is open for use. Designate and properly train backup personnel as well.

- Test the pool’s chlorine level before the pool is opened for the day and at least twice more throughout the day. During periods of heavy use, test chlorine levels more frequently (testing should be done while the pool is in use). Take the water that is being used for testing from the pool itself rather than the filtration system.

- Advise your swimming pool attendants and lifeguards to record each test result on a report log acceptable to your local Department of Health. We suggest that you retain pool inspection records for at least one year for your protection in the event of a claim. Take corrective action, such as closing the pool, when visual observation and/or written operational records warrant.

- Close your swimming pool if either the filtration/recirculation system or the chlorinating system is not functioning properly.

- Do not allow guests to enter the pool if it has been “shocked” with chlorine until proper dilution of chlorine with water has taken place.

- Equip pools with automatic chlorinators. Verify the proper operation of these units several times during the day.

- Keep a report log for your local Department Health regarding any rescues, submersions, accidents or medical attention provided due to swimming pool accidents that have occurred at your property.

- Keep a record on file of all maintenance and repairs done to all physical and mechanical swimming pool equipment.

- Have written swimming pool testing and maintenance instructions readily accessible during all hours of pool operation, as well as an operations manual providing information relating to the operation of pool equipment.

- Since pre- and post- pool use showering are excellent control measures to reduce the likelihood of infection/illness, post signs at the pool indicating “Shower before and after pool use.”

- Should a human fecal accident occur, comply with all recommendations found in the Fecal Incident and Outbreak Response section of the Center for Disease Control’s website, located at cdc.gov.

Contact your local department of public health for a copy of local swimming pool regulations and requirements.
Designate Persons Responsible for These Daily Procedures:

**Opening Procedures:**
1. Open locks and doors. Lock padlocks to the fence and keep keys in office or lockbox to prevent theft.
2. Take and record chlorine and pH readings, then set chlorinator accordingly.
3. Check the water level.
4. Inspect main drain covers to ensure they are in place, secure and unbroken.
5. Inspect covers for inlets, returns, vacuum and suction outlets to ensure they are in place, secure and unbroken.
6. Inspect the warning/alert signs to ensure they are posted with emergency instructions and phone number.
7. Inspect the on/off switch to pumps and ensure it is labeled and the location is clearly marked.
8. Inspect the skimmer baskets, lids, flow adjusters and suction outlets to ensure they are clean and free of blockage.
9. Check filter equipment:
   - Flow meters
   - Pressure gauges
10. Make sure all safety equipment, such as backboard and reaching pole, are on deck and in position.
12. Turn on all bathhouse lights.
13. Wipe off tables and put umbrellas up.
14. Place and straighten pool furniture.
15. Empty skimmer baskets.
16. Vacuum the pool (every day).
17. Skim water surface.

**Duties to Perform Throughout the Day:**
1. Clean pool as needed (tiles, bottom, sides)
2. Straighten pool furniture.
3. Go through bathhouse to spot-clean and pick up trash.
4. Patrol pool area for trash throughout the day and at end of day.
5. Record required information on Sweep Sheets and Operating Logs.

**Closing Procedures:**
1. Turn off chlorinator.
2. Straighten or put away all furniture.
3. Put umbrellas down or store them in secure area.
4. Bathhouses:
   - Pick up and remove trash
   - Clean floors, sinks, toilets and showers with disinfectant cleaning agent.
   - Restock toilet paper, paper towels, soap, etc.
5. Pick up trash around pool deck. Empty trash cans that are ½ full or more.
6. Backwash when necessary.
7. Clean hair strainer whenever backwashed or pool is vacuumed.
8. Check filter equipment for adequate flow rate and pressure readings to ensure proper filter operation overnight.
9. Check the pool water level. Fill as needed.
11. Turn bathhouse and pump room lights off; turn on “night lights.”
12. Lock all gates and doors.
Sweep Sheets for Swimming Pool Operators

Location: ________________________________________

Date: _____________________________________

Make an entry on this sweep sheet each time the pool deck area is swept, inspected, maintained or observed as part of a “walk through.” The person signing the sheet is to indicate the exact time and initial their name. Please keep copies of each sweep sheet on file for at least one year.

During inclement weather or heavy use, check the listed locations at least every 30 minutes.

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Sample Swimming Pool
Daily Sheet

| Month/Year: | |
| Pool Location: | |
| Pool Manager/Operator | |
| Type of Disinfectant (see below) | |

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<th>Day</th>
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<th>Combined Chlorine</th>
<th>Total Chlorine*</th>
<th>pH</th>
<th>Temp.</th>
<th>Flow Rate</th>
<th>Bather Load</th>
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(Refer to county guidelines for water quality regulations.)

* Total Chlorine = Free Chlorine + Combined Chlorine
Protecting hundreds of niche industries with expert insurance solutions.