Swimming Pools – A Risk Management Overview
By Duncan Kirk, CIC – The Unity Group

When you moved in to your community, how important was it to you to have a swimming pool as one of the association’s amenities? Whether indoor or a seasonally operated outdoor swimming pool, the accessibility to such an amenity is sometimes a deciding factor to choosing one community over another, particularly if you have children. This article serves to remind associations that having a swimming pool at your community also comes with inherent responsibilities with respects to risk management.

In 2005, the last year for which I could find statistics, there were over 600 reported drowning fatalities in swimming pools of which nearly half were children under the age of five years old. In addition, tens of thousands of people have swimming pool accidents that require an emergency room visit. Most of these fatalities or injuries could have been avoided by maintaining the pool, adopting risk management principles, or enforcing the pool rules. To set the stage, here’s a brief look at some of the basic considerations that all swimming pool facilities should, or are recommended, to have:

- All pools should have physical barriers around the entire pool area to limit access. Fencing or walls are recommended to be at least four feet high with vertical slats less than four inches apart. There should be self-locking and self-latching gates (check your local code for specifics). Latches should be higher than a young child’s reach. Indoor pools should also have controlled access for owners and their guests only.
- Have rescue equipment available such as life jackets, ring buoys, and a floating shepherd’s hook.
- Have a first aid kit available.
- Have an emergency phone near the pool and emergency numbers posted.
- Depth markers should be posted both inside the pool and on the surrounding deck.
- Have non-slip surfaces around the pool and on the ladders and steps.
- Have your drainage system inspected by a professional to ensure that it is not an entrapment or entanglement hazard for swimmers with long hair. This is especially important with older swimming pools with a single main drain. A safety vacuum release system might need to be installed. As a side note this is even more important for hot tubs and spas.
- All pumps, filters, drains, lighting, ladders etc. must be maintained in good working condition.
- All electrical outlets and lighting in the pool area should have Ground Fault Circuit Interruptors (GFCIs).
- Pool chemicals should be stored in a locked area
- Use a safety float line in the pool where the bottom slope deepens.
- Outdoor pools should be properly covered in the off season.
- For indoor pools above ground floor, you might strategically place water sensors under the pool to detect leaks.

From a life safety standpoint, a combination of good rules and practices that are adhered to makes for a much safer environment around swimming pools. With the lack of supervision being the primary cause of death and injuries, particularly with young children, the emphasis on promoting and enforcing supervision should be a primary
concern for associations. Some communities have few if any children residing there but, rest assured, the grand kids or young relatives will be visiting soon when the weather gets hot! Here are a few thoughts for risk management:

- Enforce the pool operating hours.
- Children should always be supervised by an adult when in or around the swimming pool at all times.
- Flotation devices should be U.S. Coast Guard approved.
- Approved U.S. Coast Guard flotation devices are NOT a substitute for adult supervision of young children in the pool.
- Read and obey all posted signs and rules of pool use.
- No diving (and I’ve presumed that there aren’t any diving boards). Enter the water feet first.
- No running around pool area.
- Have an alcohol use policy.
- No glass containers of any kind around the pool.
- Water chemical readings must meet local standards and be checked daily. A daily log is recommended.
- Keep radios, CD players, and other electronic devices away from the pool.
- Animals should not be allowed in the pool area.
- Guests should be accompanied by an owner.
- No swimming during a thunder storm or when lightning is present.
- No individuals with a communicable disease should be allowed to enter the pool.
- Learn cardiopulmonary resuscitation (CPR). This can be a real lifesaver!

In closing, as the board of directors of an association with a swimming pool, it is important to keep current with swimming pool safety regulations and to review your rules periodically to meet your given situation. I’d also recommend confirming that your pool area is compliant with any city or county code requirements. Accidents are going to happen but the objective is to minimize these circumstances where possible by having a proactive risk management program. Better to be safe than sorry!

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