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# Time to swim – insurers should take notice



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As the summer takes hold and the days get hot, families are packing bags to take trips to pools, beaches and other outdoor bodies of water for a day of swimming in the sun.

Swimming is a lifetime activity that can be enjoyed by individuals of all ages; however, it comes with many significant risks. It is the season for swimming pool operators and their insurers to focus on trends in water safety and risk management

techniques to guard against drowning and the risks of other water-related injuries.

In the US, drowning is the leading cause of unintentional, preventable injury-related death among children aged one to four. Last month the US Consumer Product Safety Commission (CPSC) released a new report, Pool or Spa Submersion: Estimated Non-fatal Drowning Injuries and Reported Drownings, 2019 Report. The report emphasises the need for commitment to water safety and

drowning prevention, which continues to be a public health crisis.

Insurers that cover US-based water risks should take notice. The CPSC reports on average there were an estimated 6,600 pool- or spa-related, hospital emergency department treated, non-fatal drowning injuries each year for 2016 to 2018 and 363 fatal child drownings a year for 2014 through 2016, involving children younger than 15. Nearly three-quarters of the non-fatal drowning injuries from 2016 through 2018 annually involved children younger than five years old. Around one-third of children aged five to 14 had incidents in public locations.

In an effort to improve pool

and spa safety, the CPSC launched Pool Safely: Simple Steps to Save Lives, a national public education campaign that strives to reduce childhood drownings, non-fatal drownings and entrapments in swimming pools and spas. The campaign asks the public to take the pledge to adopt essential water safety steps and participate in a worldwide discussion about pool and spa safety by sharing tips and life-saving practices.

Insurance companies that insure commercial properties and water-based operations in the US must be aware of the CPSC guidance and make certain their insureds implement the suggested water safety recommendations.

Insurers that cover establish-

ments with public pools, oceans, and other bodies of water can limit exposure by making sure their insureds execute water safety measures, including training well-equipped lifeguards to supervise and educate the public, adhering to federal law regarding drain covers, and erecting protective barriers, even those separating the shallow and deep ends.

Summer is the season of fun in the sun, but insurers need to be sure their US-based insured swimming operations are aware of and adhering to the latest recommendations of the CPSC. ■

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