



Who needs a Personal Umbrella?

Are you considering a pool or thinking of buying a home with a pool? If so, please read on.

A swimming pool can be a wonderful escape from the summer's heat. To fully enjoy your pool, make sure you have the right insurance protection.

Whether your swimming pool is in-ground or above ground, you will likely need more liability coverage than your homeowners policy provides.

Even if you monitor your swimming pool 24/7, accidents can happen in the blink of an eye. Most pool accidents occur when diving or when running on the slippery surfaces around the pool.

If someone gets hurt around your pool, you could face lawsuits and serious financial hardship if you are not properly insured. Boosting your liability coverage is a good first step. We can increase your existing home policy limits, or add a **Personal Umbrella Liability policy** to protect your assets from potentially high court awards.

The following safety recommendations can help protect you and your guests.

- Make sure your pool meets all local safety standards and building codes related to fencing, locks, decks, and pool safety equipment.
- When not in use, keep your swimming pool covered. Make sure other access points to the pool, such as patio doors, are locked.
- Keep toys away from the pool that may entice children.
- Never leave furniture near the fence that would allow a child to climb over the fence.
- Always have an adult watching children in and around the pool. Never leave a child unattended around water.
- Take a course on pool safety, first aid and lifesaving skills such as CPR.
- Keep emergency phone numbers listed at the closest phone to the pool.

- Always keep basic lifesaving equipment like a reaching pole and ring buoy attached to a rope by the pool and know how to use them.
- Store pool chemicals out of the reach and sight of children.

Why else would I consider a Personal Umbrella Liability policy?

- Anyone who owns a home, condo, cottage or rental property should have one.
- Anyone who owns an automobile, a boat, snowmobile or ATV should have one.
- Anyone who does volunteer work or serves on a Board of Directors for non-profits should have one.
- And, anyone who travels outside of Canada should have one.

This can be important coverage if you accidentally injure someone or damage their property.

As stated above lawsuits are growing trends. Not only are there more of them, but also the amounts being sought are getting higher and higher. Many people assume their auto or home insurance will provide all the liability protection they need. But that's not necessarily true. If you are faced with a lawsuit for more than these policies provide, a Personal Umbrella policy can provide the extra protection you need.

Personal Umbrella liability insurance can also protect you against risks not covered under your auto or home policies such as libel, slander, defamation of character, false arrest and wrongful conviction.

The more things you own, the more exposure you have for a claim against you for injury to others and damage to their property. This important coverage is available at a very moderate cost. It's why we recommend that **everyone** should have a Personal Umbrella liability policy. Call us to get started.

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