

TECHNICAL INFORMATION PAPER SERIES: POOL POP-UPS



POOL POP-UPS CAN RESULT IN COSTLY CLAIMS. HELP AVOID THEM WITH THESE TIPS FROM THE HARTFORD.

Pool pop-ups are quite common in areas with high water tables. A pool pop-up occurs when a pool “floats” out of the ground because of the hydrostatic pressure of ground water seeping into the pool excavation under the pool shell.

When this happens, the pool is almost always a total loss with claim costs in the tens of thousands of dollars up to and over a hundred thousand dollars, depending on the type of pool and plumbing that need replacing.

Is your business at risk for pool pop-up losses?

If so, here are some things to consider prior to beginning work that may help reduce this risk.

TIPS FOR PREVENTING POP-UPS DURING DRAINAGE

- Check local drainage regulations where the pool is located before draining the pool. These can change depending on the season and the region.
- Consider the process you are using to drain the pool; is it appropriate for the type of pool?
 - » Concrete or gunite pools – While fairly easy to drain, these pools are the most expensive to build and replace. They can be susceptible to pool pop-up if the pool is located where there are extremely wet conditions. Check for any recent heavy rains experienced in the area that may create these conditions.
 - » Fiberglass pools – Are meant to be maintained full of water at all times to prevent the lightweight shell from popping, in addition to preventing bulging walls and shell cracks. Verify the pool is braced to ensure the shell does not shift.
 - » Vinyl-lined pools – Tend to be fragile and can tear easily.
- Check the water level of the area before draining the pool.

- Have client-specific plans in place for times of heavy rains in otherwise low-water areas when pool pop-up could occur. Know which clients would need precautions in place to prevent pool pop-up.
- Obtain pool pop-up insurance coverage from The Hartford.

OTHER TIPS FOR PREVENTION

- Open the drain plugs at the bottom of the pool.
- Install de-watering pumps around the pool area.
- Drill holes in the shell to relieve the water pressure.



SPECIALTY PROGRAMS POOL & SPA PROGRAM

While preventable, pool pop-ups can and do happen; and they are very expensive.

Through The Hartford you can have a greater depth of protection with specialized pool pop-up coverage. At no additional charge, The Hartford covers property damage to swimming pools caused by a high water table.

Consider The Hartford. We can provide pool pop-up coverage where others do not.

For more information regarding The Hartford's Specialty Programs for Pool and Spa, please visit us online at thehartford.com/programs.

LEARN MORE.

Contact The Hartford's Risk Engineering organization today or visit us online at THEHARTFORD.COM/RISKENGINEERING.

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