

Insurance Tips Ahead of the Summer Season

The summer season is upon us, and with it, plans are in the works to add entertaining features to backyards across the country. When you purchase or install backyard amenities such as pools, hot tubs, or trampolines, you should reassess your insurance coverage. To help reduce the risk of financial loss in the event of an accident or injury, many homeowners decide to, or may be required to, purchase a personal umbrella policy in addition to their regular homeowners insurance.

Personal Umbrella Insurance Policy

As you add entertaining features to your backyard, you take on more risk. Umbrella insurance is extra liability insurance designed to help protect you and your family from major claims and lawsuits. It provides additional liability coverage above and beyond the limits of your homeowners and boat insurance policies.

Questions you should discuss with your insurance professional before you install a swimming pool, fire pit, trampoline, playset, or other potentially dangerous accessory:

- Will my current homeowners policy cover these outdoor attractions?
- Will my homeowners coverage be more expensive if I add the item to my policy?
- Do I need a certain kind of fence around my yard if a backyard attraction is added?
- Does my fence have to be self-closing, and do I need self-latching gates?
- Does my pool or hot tub need to be covered and/or locked when not in use?
- Do I need to have a pool alarm to alert me if a child falls into the water when adults are not present?
- Do suction drains in pools or spas have up-to-code curved covers to prevent suction entrapment?
- Does a fire pit create additional liability for me?

As your children age and you remove backyard attractions, notify your insurance agent so they can adjust your coverage and limits.

Nothing ensures a safe summer better than diligent adult supervision, so make sure to teach your children about the importance of appropriate adult supervision when using certain backyard toys and attractions.



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