

**SUMMARY OF IPSSA'S
COMMERCIAL GENERAL LIABILITY & LIFE
INSURANCE PROGRAM**

Effective April 1, 2016

- **\$1 million occurrence and \$3 million aggregate limits apply separately to each member.**
- **\$500 property damage deductible. No deductible for bodily injury claims.**
- **Broad coverage for damage to items worked on, including damage to plaster and tile. Coverage for this type of damage is usually excluded with other policies. This special coverage is limited to \$50,000, subject to a \$500 deductible. Coverage for popped pools is included.**
- **Broad coverage for swimming pool inspections. Most claims of this type are excluded from other policies. This professional liability coverage is automatically included and limited to \$50,000, subject to a \$500 deductible.**
- **Limited pollution coverage. \$3,220,000 per occurrence.**
- **Hazardous material spills are covered to \$70,000 per occurrence.**
- **Mold coverage. Carriers across the country have started excluding damage due to mold damage. IPSSA members are covered for up to \$25,000 for costs to clean-up mold-related property damage after a covered water loss.**
- **Discontinued Completed Operations - Retiring members can extend coverage to cover claims occurring after they leave IPSSA.**
- **Optional coverage for stores, warehouses and offices at a small additional monthly premium.**
- **Optional coverage for remodeling**
- **Business contents coverage is available for members with stores, warehouses or offices.**
- **Members should be aware of special exclusions for:**
 - **Installation or replacement of diving boards**
 - **Construction**
 - **Vinyl liners damaged following water drainage**
 - **Stores, warehouses and offices (unless optional coverage is purchased)**
 - **Undisclosed employees**
 - **Claims by uninsured sub-contractors**
- **Members under 70 covered for life insurance limits at \$50,000 (\$20,000 between ages 70 and 80).**



License Numbers

CA 0510559
AZ 833978
NV 4544
TX 17680
FL E160824
HI 367860
GA 123862
VA 126516
OK 10012038

IPSSA members are provided insurance benefits through IPSSA Management Company which provides general liability and life insurance. Each member is covered for one million dollars per covered claim with an annual aggregate limit of three million dollars; the life insurance limit is \$50,000 for members under age 70.

Group insurance offers the service technician many benefits over individual coverage, including increased coverage for the type of claims most often faced by the pool service industry. A low \$500 deductible applies to property damage claims and certificates of insurance additional insured endorsements are provided at no cost.

The following questions are some of the most frequently asked by IPSSA members. The answers to these questions are designed to provide general insurance information only and not intended to replace specific policy terms and conditions.

Are claims for employees covered under the plan?

Yes, but all employees must be covered by the insurance plan and insurance premiums must be paid for each worker. Claims resulting from the acts of an uncovered employee will not be paid.

Are there any exceptions to the employee rule?

Yes. Spouses of members need not pay an additional premium under the group liability plan and minor children are covered without charge if working for the covered member parent. An employee need not be added, however, if servicing pools only temporarily, for example, while the member is vacationing.

Can I refer work to independent contractors?

Yes, provided that the independent contractor has general liability insurance with limits of at least \$1,000,000. You must obtain a certificate of insurance and IPSSA should be named as an "additional insured". Each chapter should consider keeping a file of often-used subcontractors, thereby eliminating the need for each member to secure proof of insurance.

I'm considering getting involved in the pool and spa building trades. Does this insurance plan provide coverage?

Construction activities are excluded from coverage under the group insurance program. Pool building and remodeling presents hazards beyond that which the pool technician regularly encounters. Our very low rates are not adequate to include construction coverage on the IPSSA plan. Arrow Insurance Service offers additional coverage for pool construction at an additional cost.

Am I covered for pool inspections?

Yes, however coverage is limited to \$50,000 for damage to property. Pool inspections are more complex than many appreciate and should be performed only by qualified individuals.

Are there any limitations concerning vinyl-lined or fiberglass pools?

Members servicing fiberglass or vinyl lined pools should be aware that damage to the liner is not covered if the damage occurs from the draining of water. Other damage resulting from water drainage, however, will be covered as usual.

What is the most common type of claim reported by pool technicians?

Water damage resulting from failing to turn off a fill hose is the most common type of claim reported. Damages typically range from a few hundred to many thousands of dollars. In one case, over \$250,000 was paid when overflowing water caused damage, to a home. Members are encouraged not to add water to pools. If water must be added, we suggest leaving your keys on the hose bib until the pool is filled.

Am I covered if a house burns down due to my negligence in fixing a heater?

Yes. Coverage is provided for property damage resulting from fire, if the damage was due to your negligence. Coverage is provided for up to one million dollars coverage following the \$500 property damage deductible.

What if I am sued in small claims court?

Notify Arrow Insurance by mailing or faxing us the legal documents. Attorneys are not permitted in small claims court so you will be defending yourself in this action. Bring any witnesses and all documentation which supports your argument that you were not at fault. If you are in California, you have the right to appeal a judgment against you, but the appeal must be filed within a specified time limit. Check with the court clerk if in doubt.

Is there coverage for chemical spills?

Members are covered to \$10,000 for the expenses incurred in cleaning up a hazardous material spill and coverage is included for pollution-related claims to a limit of \$50,000.

Can I increase my life insurance limits?

All members under age 70 have \$50,000 life insurance coverage. Optional limits to \$100,000 are available for an additional charge.

Is my office covered?

We can add coverage for offices, stores and warehouses at a small additional monthly charge. Contents coverage is also available to cover stock, equipment and merchandise.

How do I obtain a certificate of insurance?

- Call Arrow Insurance Service at (800)833-3433; or
- Fax a request to Arrow Insurance Service at (805)955-9535; or
- E-Mail a request to Arrow Insurance Service from either www.arrowinsuranceservice.com or www.ipssa.com

What other coverage is available?

Arrow Insurance Service offers the pool and spa service industry these additional coverages:

- Commercial truck insurance (in some states)
- Workers compensation
- Group health
- Personal auto, home and life insurance

Quotations can be obtained by phone at (800) 833-3433.