



CIS PROGRAM OVERVIEW – “SPLASH” Spa and Pool Dealers and Installers Program

Swimming pool dealers and installers are retail establishments that sell pool and spa components, equipment, accessories and chemicals. They also design and install aboveground pools, in-ground pools, elevated pools, spas, hot tubs and saunas. Most dealers offer pool water analysis and some dealers also offer pool support services, such as cleanings, openings/closings, basic maintenance and repairs. Coverage is available for General Liability and Umbrella.

Eligible Operations

This program is intended for firms engaged in the installation/construction, service, maintenance and repair of swimming pools and spas. Sixty-five (65%) or more of the payroll or sales must be derived from the following operations, either singly or in combination with each other.

- Builders or installers of swimming pools, spas and hot tubs, including pool plasterers.
- Service, maintenance and repair work (i.e., cleaning, painting, resurfacing, winterizing, etc.) done exclusively for the swimming pool, spa and hot tub industry.
- Retailers selling above ground pools, spas, hot tubs and other equipment, supplies and accessories. Includes seasonal items such as holiday decorations, billiards, and fireplace accessories, etc. 100% retail operations are not eligible for the SPLASH program.
- Wholesalers of goods manufactured by others for the swimming pool, spa and hot tub industry. 100% wholesale/distribution operations are not eligible for the SPLASH program.

Eligible Classifications

GL Code	GL Class
99506	Swimming Pools – Installation, Servicing or Repair – Above Ground
99507	Swimming Pools – Installation, Servicing, or Repair – Below Ground
99507	Swimming Pools – Installation, Servicing or Repair – Below Ground
99505	Swimming Pool Servicing***
12362	Distributors – No Food or Drink – NOC
18437	Store – No Food or Drink - NOC

Notes:

***This classification applies to the routine maintenance of swimming pools, such as cleaning filters, vacuuming and maintaining proper pH level, but not to any major repair work. This classification may be used only if the operations described by codes 99506, 99507 and 99505 are conducted by separate crews with no interchange of labor and separate payroll records are maintained. If your state has not accepted 99505, then GL Code 96816, Janitorial Services is acceptable.

++ If the hot tub/spa is a stand-alone appliance (portable spa), then delivery and installation is included in the retail codes.

If a “pool plastering” risk is only conducting operations in the installation/construction of swimming pools use GL code 99507.

Ineligible Operations

- 100% pool & spa chemical wholesale/distribution. These chemicals may include chlorinating agents, algaecides, chlorine stabilizers, pH adjusters, alkalinity adjusters, cleaning agents, water clarifiers and spa chemicals.
- Dive or Jump Board installations; Slide installations
- Blasting or use of explosives.
- Pool & spa chemical repackaging, formulation, mixing, blending or dilution.
- Building, installation or maintenance of industrial and chemical sedimentation ponds or sewer/waste water collection ponds.
- Elevated swimming pool installation in upper floors or rooftops of existing or newly constructed buildings.
- Distributors importing foreign products.
- Hourly rental services of spas, sun tanning booths, hot tubs, etc. on or off premises.
- Professional, public, semipublic or private pool management services (i.e., lifeguard, etc.).
- Sales of recreational vehicles (i.e., golf carts, snowmobiles, mopeds, motor cycles).
- Manufacturers of pool or spa components, products or supplies including, but not limited to:
 - Above ground or package pool
 - Chemicals or paint
 - Diving or jump boards
 - Fiberglass products (i.e., spa shells)
 - Health, exercise or recreational equipment
 - Heaters, filters, liners
 - Inflatable water wings
 - Ladders
 - Ozone generators
 - Saunas or steam rooms
 - Sliders
 - Snorkel or diving equipment
 - Space heaters
 - Steam rooms
 - Sun tanning equipment
 - Water slides or wave machines

General Liability

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate*
- \$100,000 Fire Damage Legal Liability
- \$2,500 Minimum Property Damage Deductible, Per Occurrence

**Limits may vary by state. Contact your underwriter for specifics.*

Umbrella

Up to \$25,000,000 available; submit completed Acord Umbrella application for quote. (Not available on a stand-alone basis.)

Underlying Requirements

- A.M. Best rating A-VII or higher
- Minimum underlying limit requirements:
 - GL: \$1,000,000/\$1,000,000/\$1,000,000;
\$1,000,000/\$2,000,000/\$2,000,000 **preferred**
 - AL: \$1,000,000 CSL
 - EL: \$500,000/\$500,000/\$500,000

Submission Requirements

- Acord Application
- CIS Supplemental Application signed by Insured and Agent
- Loss runs – 5 years currently valued and details of losses over \$10,000

- Expiring declarations page and rating worksheet pages
- Two years of prior job lists and/or certificate holder list
- 5 years premium, payroll, receipts
- Employers Liability
 - 5 years hard copy loss data
 - W.C. – Mod
 - Total number of employees
 - Total number of employees ever in one place at one time
- Auto
 - 5 years hard copy loss data
 - 5 years incurred loss ratio