

Spa and Pool Dealers and Installers Program (SPLASH)

Agent's Kit

Industry Profile

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. Average account size is approximately \$20,000.

Program Eligibility

The program is designed to address the commercial insurance needs of firms engaged in the design, construction and installation of swimming pools and spas. These risks will also provide products and services for the commercial and residential recreational swimming pool, spa and hot tub industry.

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.

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.
- Pool & spa chemical repackaging, formulation, mixing, blending or dilution.
- Blasting or use of explosives.
- 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

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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, motorcycles).
- 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, exere 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

Special Coverages Available

General Liability

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate*
- \$100,000 Fire Damage Legal Liability
- \$1,000, \$2,500, \$5,000, or \$10,000 PD 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

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SUBMISSION REQUIREMENTS

- Acord Application
- 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