

# Pool and Spa Equipment Breakdowns - Protect Your Clients from that Sinking Feeling

*HSB Covers Pools, Spas and Other Household Equipment With Homeowners Equipment Breakdown Insurance*



A pool or spa is a big investment - and a big exposure - for any home owner. With so many components necessary to keep the water clean, circulating and comfortable, a pool or spa equipment breakdown can lead to an expensive and inconvenient loss.

## **PUMPS AND HEATERS**

Water pumps, the heart of a pool, run up to 10 hours a day or longer while exposed to the elements. Pool heaters and other equipment get hard use. Equipment Breakdown coverage protects a home owner: it recently paid \$426 after the deductible when a pump motor overheated and burned out; \$2,500 to replace a broken propane heater.

## **SERIOUS RISKS**

With energy costs rising, many high end home owners are now using heat pumps instead of more conventional gas or electric heaters to keep their pools warm. These units use the same technology as similar home heating and cooling units, with parts such as compressors that carry serious breakdown risks.

## **IT TAKES EQUIPMENT**

The equipment necessary to operate a pool or spa includes:

- Centrifugal pumps and motors
- Filters and filtration systems
- Water heaters
- Two-speed pumps for spas
- Heat pumps (compressors, fans, heat exchangers)
- Spa air blowers
- Generators
- Automatic pool covers

## **HOMEOWNERS COVERAGE FOR POOLS**

Homeowners policies provide a range of protection; however, equipment breakdowns are usually not covered. Now you can help fill that gap with equipment breakdown protection from HSB.