

# INSURANCE *Protecting Your Home*

*Homeowners care about protecting their homes as part of overall financial security. When you purchase or install backyard amenities such as pools, hot tubs, playsets 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. The Wyoming Department of Insurance has these tips to help you get smart about what kinds of homeowners insurance is right for you and any backyard attractions.*



## **Reassess your coverage when purchasing or installing pools, hot tubs and backyard toys**

The summer season is upon us, and with it, plans are in the works to add entertaining features to backyards. With the addition of swimming pools, fire pits, outdoor spas, trampolines, playsets, treehouses and other potentially dangerous accessories, homeowners can unintentionally expose themselves to more risks. Tragically, more than 200 young children drown in backyard pools each year. Insurers are aware of the added risks, and your purchase might cause insurers to make an increased charge for the exposure. If you install any of these items, be sure to discuss them with your insurance agent or insurer. Be completely honest with your insurer to avoid unwanted surprises.

### **Personal Umbrella Insurance Policy**

As you add entertaining features to your backyard

paradise, 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, outdoor spa, trampoline, playset, treehouse 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.

### **More Information**

Homeowners insurance, like other kinds of insurance, is regulated by your state insurance department. To make sure an agent selling homeowners insurance is licensed in Wyoming, or if you have questions about homeowners insurance, contact the Wyoming Department of Insurance.



**Wyoming Department of Insurance**  
**<http://doi.wyo.gov> / 1 (800) 438-5768**

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