

# The Smart Pool Revolution

## *For Insurance Agencies: Mitigating Hotel Property Pool Health Liability*

As insurers serving the hotel and HOA industry, it's crucial to manage risk exposure related to unhealthy pool water exposure smartly.

[CDC data](#) reports many cases of guest exposure to unhealthy pool water. According to CDC guidelines for residential swimming pools, it's recommended to test the chlorine level and pH of pool water at least twice a day, especially during heavy use. However, [a survey of over 2,100 American adults](#) revealed that 23% of pool owners only test their pool's chlorine and pH once every two weeks. Furthermore, pool service companies typically schedule visits with customers only once a week, which doesn't meet the CDC's recommendations.

Fortunately, with the advancement of technology, the need for labor-intensive and error-prone manual testing is no longer necessary. Smart pool systems have made the old-fashioned practice of performing manual tests and taking water samples to the pool store a thing of the past. With AI-powered pool monitoring, accurate data is effortlessly provided without any effort required from the pool owner or pool care professional. This ensures that pool maintenance is more efficient and reliable than ever before.

Proper daily maintenance of healthy pool water is the best practice for avoiding costly liability. For the past century, this has been a manual, labor-driven process fraught with problems when testing protocols aren't dutifully followed and when staff turnover or poor training results in unbalanced pool water that, while impossible to detect with the hum, is usually hazardous to swim in.

### **The Need for New Pool Monitoring Technology**

Old-fashioned pool testing practices don't just represent substantial legal and financial liabilities; they also pose threats to brand reputations and managerial credibility. The crux of the problem lies in pool water's inherently dynamic and organic nature, which is challenging to control and maintain, and the woefully imperfect testing methods used to manage such volatility. This high-risk practice has persisted for far too long, leaving hotel brands and insurers exposed to unnecessarily high risks.

Hotels are responsible for maintaining healthy pool water, but problems often go undetected until it's too late, and guests become sickened from exposure to unhealthy water conditions. Smart pool water monitoring, using lab-precision testing and AI, ensures that pools are properly dosed, and water conditions are monitored so that multiple staff members and hotel management can access pool health data throughout the day.

Information is power; nowhere is this more true than in pool management, where a healthy body of water can become unhealthy within an hour or two. The breakthrough of the AI-powered smart pool monitor allows for continuous health checks that are done robotically without human intervention. This leaves no room for human error in capturing pool data and automatically documents historical data while generating reports that can be directed to property management, hotel chain facilities and engineering executives, and to the risk management departments of insurers.

For insurers of hotel and HOA properties, lowering and managing the pool risk factor through continual surveillance of water healthiness, not unlike how physical security is centrally monitored, has become the new twenty-first-century best practice. When centrally monitored, such rigorous data produces a strong legal defense wall for hotels fending off guest legal suits that claim pool-induced sickness and provides a measurable means of confirming that the pool is being well managed as a valued asset that's not turning into a future liability.

Just as insurance coverage is discounted for putting security measures into place, the time is ripe for insurers to incentivize hotel properties to put into place pool health measures that protect both the hotel brand and the insurer from avoidable risks.

### **How can Insurance Issuers Take Advantage of Smart Pool Monitoring?**

For insurance issuers, the ability to use high-precision lab-instrumented automatically captured and reported data in managing hotels, HOA-managed, or other lodging pools and spas is a watershed moment.

Insurers have long borne the brunt of this legal exposure and are among the key beneficiaries of the benefits of containing such risk. Like monitored security systems that downgrade insurers' risk of theft, so is monitored pool health expected to appeal to insurers with strong motives to contain their risk exposure through subsidized pool monitoring.

The good news is that financial subsidization, combined with advocating for its implementation, will accelerate widespread adoption. Ultimately, everyone wins: guests enjoy a better experience, property and hotel managers have the tools to maintain a complex asset cost-effectively, and insurance companies reduce litigation claim payouts.

For insurance companies whose umbrella policies cover litigation against guest claims of health impairment from exposure to unhealthy pools and spas, the ability to defend against such lawsuits will be strengthened. Armed with this real-time data, hotel management can nip such

complaints in the bud by sharing pool health data to immediately reassure a sick guest that the pool or spa was not the source of their health issue, preempting negative reviews on social media that can quickly tarnish a brand's reputation.

Given the wide exposure to liability that pools have always represented, these new tools not only guide actions on the part of pool maintainers but are a strong way to manage risk through operational excellence while creating a defensible tool that limits legal exposure.