



Swimming Pool Pro Alliance Inc.  
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## ***Congratulations & Welcome to the Swimming Pool Pro Alliance (SPPA).***

SPPA was created to protect the livelihoods of pool professionals and provide specialized insurance coverage designed specifically for the pool service and repair industry. Today, SPPA has grown to become the largest and fastest-growing Pool Professional Alliance in the United States, proudly insuring thousands of pool professionals nationwide. Unlike many general liability programs, the SPPA policy was designed specifically for the real risks pool professionals face every day. Each Primary Member receives their own dedicated policy limits, providing individualized protection for their business operations. The SPPA program is underwritten by Navigators Specialty Insurance Company, a brand of The Hartford, one of the most respected insurance organizations in the industry. Our underwriters are A-Rated and specialize in complex niche insurance programs, ensuring strong and reliable coverage for our members. At SPPA, we pride ourselves on exceptional customer service and industry expertise. Our goal is simple: Protect pool professionals and help their businesses succeed. With respect to your participation in this program, please take note of the following:

- **Effective Date:** Coverage is effective the date of the insurance certificate.
- **Subcontractors:** If you hire any subcontractors, you must obtain proof of insurance from that subcontractor, and the proof of insurance must indicate “primary wording.” Please contact us if you are ever in a position to hire a subcontractor for work on a client’s property, or to compliment your work.
- **NO Construction:** This coverage is for cleaning, maintenance, and repairs only. Your insurance program does not cover construction or remodel of any kind.
- **Program Options:** SPPA offers three program levels: Silver Program–Basic liability protection, Gold Program–Expanded liability limits, Platinum Program (Most Preferred)– Highest limits and most comprehensive coverage. The Platinum Program also includes Faulty Workmanship Coverage, providing additional protection for certain work-related situations. Members may upgrade their program at any time. If you would like to raise your limits of liability at any time, please contact us.
- **Warehouse/Office/Store Liability Coverage:** Please contact us if you would like to add liability insurance for your warehouse, office, or store for an additional cost. This add on is liability only and does not cover product.
- **Certificates of Liability Insurance:** If Certificate Holders need Certificates of Liability insurance or need to be named as Additional Insured on your policy, you must send this request to SPPA in writing. You can submit these requests via fax, email or through a certificate request on our website at [www.theSPPA.com](http://www.theSPPA.com). These certificates will be emailed to you and your certificate holder within 24 hours upon receipt. This excludes weekends and holidays. Please notify us immediately if any changes occur to your certificate holders (i.e. name change, address change, or cancellation of certificate holder from your account).
- **Payment Methods:** Please contact us if your method of payment has changed in any way (i.e. you received a new credit card or your credit card has expired). All late payments are subject to a \$15.00 late fee. To avoid late fees or membership and insurance cancellation, please be sure to make your payment on or before the 15th of the month. Our auto debit option is the preferred method of payment. Please contact us for the authorization form if you are interested in using this option.
- **Additional Employees/Workers:** *Any individual (employee) who performs work in the field on behalf of the primary member’s business must be listed on the policy. Primary Member must provide employee(s) first and last name(s) and effective dates (no backdating) must be listed in order to be scheduled under the Primary Members policy. If any employee—full-time, part-time, temporary, helper, or otherwise—is not listed, there will be no coverage for any claim they cause or are involved in. You as the primary member*



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further acknowledge that knowingly failing to disclose or intentionally hiding an employee/individual is considered insurance fraud. Any such misrepresentation will result in: Immediate cancellation of the member policy, Denial of all claims, including open or pending claims, or Voidance of coverage back to the inception date if fraud is determined. There are no exceptions. It is you the Primary member's responsibility to report all employees and ensure your policy accurately reflects employees at all times. If you have a ride along, please contact us to discuss your insurance options for them.

· **Silver Program Members:** Silver Program members will be charged a \$125.00 annual fee as well as \$25.00 per issued Certificate of Insurance. Other policy options are available without annual or certificate fees. Contact our office to upgrade your policy! **Please note: There is no coverage for pool pop-up coverage in the Silver Program.**

· **Bumper Stickers:** Please email us at office@thesppa.com to request your SPPA bumper sticker.

Below are a few important listed exclusions from the SPPA policy. It is important you refer to and read the full policy for complete understanding of all policy terms, conditions, exclusions and endorsements. **PLEASE SEE THE MOST CURRENT FULL POLICY ATTACHED TO YOUR WELCOME EMAIL.**

**EXCLUSION - DIVING BOARDS AND WATER SLIDES:** This insurance does not apply to "bodily injury" arising out of and/or resulting from the installation, replacement or repair of diving boards and/or water slides by an insured or additional insured.

**EXCLUSION - IN GROUND VINYL POOL LINERS, ABOVE GROUND POOLS, OR FIBERGLASS POOLS:** This insurance does not apply to "property damage" to in-ground vinyl pool liners resulting from the draining of water by an insured or additional insured. Additionally, The insurance does not apply to "property damage" to above-ground or fiberglass pools resulting from the draining of the water by an insured or additional insured.

**EXCLUSION - POOL CONSTRUCTION:** This insurance does not apply to "bodily injury," "property damage," "personal and advertising injury," or medical expense arising out of: The construction of a new swimming pool, spa or fountain; or The renovation, remodel or substantial modification to an existing swimming pool, spa or fountain, including but not limited to: Re-plastering, Re-surfacing, Re-tiling an existing swimming pool, spa or fountain.

**ANIMAL/FISH EXCLUSION:** This insurance does not apply to "bodily injury," "property damage," or "personal and advertising injury" arising out of the injury or death of any animal or fish. Further, we will have no duty to defend you against claims or allegations associated with the injury or death of any animal or fish.

**PRESSURE WASHING EXCLUSION:** This insurance does not apply to "property damage" resulting from Pressure Washing.

**EXCLUSION - FUNGI, BACTERIA, AND VIRUSES:** This insurance does not apply to Injury or damage arising out of or related to the presence of, suspected presence of, or exposure to Bacteria including Legionnaires or Legionella.

**ENDORSEMENT:** You warrant to us that, prior to the commencement of any work on your behalf, your subcontractors will have Commercial General Liability Insurance which provides: a. Limits of \$1,000,000 for each occurrence, general aggregate and products completed operations aggregate. b. Will add you as an Additional Insured on such insurance. 2. Should you fail to comply with this Warranty: a. All work performed by such subcontractors will be deemed work performed by you; b. The deductible applicable to "bodily injury" or "property damage" is increased to \$10,000 and is made applicable per claim.

· **DEDUCTIBLE:** Conditions of the policy require that in the event of a claim, you notify us as soon as practicable by completing an Incident Reporting Form. The non-refundable deductible fee is \$550.00/Platinum, \$650/Gold, \$750/Silver.

**We are proud to welcome you to the SPPA community of professional pool service companies. If you have any questions about your insurance coverage or membership benefits, our team is here to help.**