

Swimming pools are a valuable amenity for many businesses, including hotels, residential complexes, recreation facilities, and private clubs. They offer guests and customers a space for leisure, exercise, and entertainment, enhancing customer satisfaction and providing a competitive edge. However, operating a swimming pool comes with significant responsibilities given the wide range of liability exposures, including drownings, slip and falls, and chemical exposures.

This guide is designed to help commercial pool operators identify, assess, and mitigate risks associated with pool ownership and operation. By implementing the strategies outlined in this guide, commercial pool operators can create a safer environment for patrons, residents, and staff while supporting their long-term operational success.

Drowning Prevention

Drowning is one of the most serious risks associated with swimming pools, accounting for a significant number of fatalities and non-fatal drowning injuries each year in Canada. While drownings are often associated with backyard pools, commercial facilities are not immune to these incidents. According to the [Lifesaving Society Canada](#), over 400 people lose their lives each year as a result of this preventable cause of death. Drowning can be prevented through several practices, including, but not limited to:

- ☐ Provide certified lifeguards during operating hours, as required by provincial or territorial regulations.
- ☐ Post safety rules and depth markings in multiple locations, including “No Diving” signs in shallow areas and visual indicators for deep water zones.
- ☐ Keep rescue equipment such as life rings, reaching poles, and automatic external defibrillators (AEDs) in easily accessible locations and ensure they are regularly inspected and maintained.
- ☐ Enforce supervision policies for children and non-swimmers, requiring adult accompaniment or flotation devices when necessary.
- ☐ Restrict access to deep-water areas for non-swimmers through controlled entry points, lane markers, or roped-off sections.

Slips and Falls

Slips, trips, and falls are among the most common causes of injuries and liability claims in swimming pool facilities. Wet surfaces, poor lighting, and inadequate maintenance can increase these risks, making preventative measures essential. Strategies to help prevent slips and falls include, but are not limited to:

- ☐ Use slip-resistant surfaces on pool decks, locker rooms, and entryways to reduce the likelihood of falls in wet areas.
- ☐ Implement routine cleaning and maintenance schedules to promptly remove standing water, debris, and algae buildup that could create slippery conditions.
- ☐ Place clear and visible “Wet Floor” signage near entrances, ladders, and high-traffic areas to warn patrons and staff of potential hazards.
- ☐ Ensure there is adequate lighting around pools, ladders, and walkways to improve visibility, particularly in indoor or evening-use facilities.

Chemical Safety

Swimming pool chemicals, including chlorine, bromine, acids, and other disinfectants, can pose serious health and safety risks if not handled or stored properly, including respiratory issues, skin irritation, and poisoning. Safe storage and handling of pool chemicals includes, but is not limited to, the following practices:

- ☐ Ensure Workplace Hazardous Materials Information System (WHMIS) 2015 compliance by training all staff in proper handling, labeling, and storage of hazardous pool chemicals, and ensure that material safety data sheets (MSDS) are readily available.
- ☐ Store chemicals safely in ventilated, locked areas away from heat sources and incompatible substances (e.g., keeping chlorine separate from acids).
- ☐ Label all containers properly with hazard warnings, safety precautions, and expiration dates to prevent misuse or dangerous chemical reactions.
- ☐ Require personal protective equipment (PPE) such as gloves, goggles, and respirators when handling pool chemicals to reduce exposure risks.
- ☐ Develop emergency spill response protocols to ensure staff can quickly and safely contain and neutralize chemical leaks or gas releases.

Water Quality

Maintaining proper water quality is essential to prevent the spread of waterborne illnesses and ensure a safe swimming environment. Neglecting to do so can lead to bacterial and viral outbreaks, causing gastrointestinal illnesses, skin irritation, and respiratory issues. Effective water quality maintenance strategies include, but are not limited to:

- ☐ Perform daily water testing for chlorine/bromine levels, pH balance, and microbial contaminants to maintain safe and hygienic swimming conditions.
- ☐ Follow [Health Canada's guidelines for recreational water quality](#), ensuring compliance with recommended disinfectant levels and water treatment standards.
- ☐ Ensure proper filtration and circulation by routinely inspecting and maintaining pumps, filters, and circulation systems to prevent stagnation and bacterial growth.
- ☐ Implement immediate response protocols for contamination incidents, including temporary pool closure, shock chlorination, and additional water testing.



Pool Access and Security

Unauthorized access to swimming pools, especially after hours, can lead to accidents, trespassing incidents, and liability risks. Secure access control measures are necessary to prevent unauthorized use and improve overall safety.

Pool access controls include, but are not limited to:

- ☐ Install fencing and controlled entry systems around outdoor pools, following provincial and municipal bylaws to prevent unauthorized access.
- ☐ Use self-closing, self-latching gates or doors to ensure pool areas remain secure when unattended and reduce the risk of accidental drowning.
- ☐ Enforce after-hours locking procedures, ensuring pool covers, gates, and access doors are secured to prevent trespassing and vandalism.
- ☐ Use locking safety covers to prevent unauthorized access to swimming pools during seasonal closures.

Facility and Equipment Maintenance

Poor maintenance of pool infrastructure, filtration systems, and safety equipment can lead to hazardous conditions and unexpected failures. Regular inspections and preventative maintenance ensure the longevity and safety of pool operations. Recommended steps for maintaining pool facilities and equipment include, but are not limited to:

- ☐ Conduct routine inspection and maintenance of pumps, drains, and filtration systems in accordance with manufacturer guidelines to ensure optimal performance and prevent mechanical failures.
- ☐ Inspect diving boards, ladders, and slides for stability and wear, replacing or repairing any damaged components immediately.
- ☐ Label all containers properly with hazard warnings, safety precautions, and expiration dates to prevent misuse or dangerous chemical reactions.
- ☐ Schedule regular HVAC maintenance for indoor pools to ensure proper air circulation, control humidity, and prevent the buildup of harmful gases like chlorine vapours.

Emergency Preparedness and Staff Training

Having well-prepared staff can significantly reduce response times in emergencies. All employees should receive comprehensive training in emergency protocols. Effective emergency preparedness and staff training involve the following key practices, including, but not limited to:

- ☐ Develop and maintain up-to-date emergency plans outlining procedures for medical emergencies, chemical spills, and evacuations (e.g., fire alarm activation, etc.).
- ☐ Conduct quarterly emergency drills for staff to practice responding to various scenarios, improving reaction times and coordination.
- ☐ Implement clear incident reporting procedures, documenting all accidents, near-misses, and corrective actions to improve safety measures.
- ☐ Ensure staff are trained in first aid, cardiopulmonary resuscitation (CPR), and AED use, and verify that certifications are kept up to date. In addition, annual refresher training should be encouraged.
- ☐ Ensure the swimming pool facility is equipped with emergency phone access, with the facility's address and emergency phone numbers posted.

Insurance Considerations

A single incident, such as a drowning or slip and fall, can result in significant lawsuits. Reducing the financial exposure from such incidents through proper insurance coverage is a critical component within a risk management strategy for commercial pool operators. Key insurance considerations include, but are not limited to:

- ☐ Disclose all water-related amenities to your Broker and insurance provider, including pools, hot tubs, splash pads, diving boards, and slides.
- ☐ Maintain commercial general liability (CGL) insurance with adequate limits. A limit of \$5 million is commonly recommended for properties with public-access pools.
- ☐ Consider purchasing umbrella or excess liability coverage, especially if the pool area is large, unsupervised, or used by the public or groups of children.
- ☐ Review insurance policy exclusions carefully, as some policies may exclude losses related to diving boards, slides, or unsupervised pools.
- ☐ Ensure that pool risk management practices are well-documented, as these may support a business owner's defensibility in the event of a claim or lawsuit.

References

B.C. Guidelines for Pool Operations

www2.gov.bc.ca/assets/gov/environment/air-land-water/water/documents/pool_operations_guidelines_oct_2021_v3_interim.pdf

Canadian Centre for Occupational Health and Safety

www.ccohs.ca/oshanswers/chemicals/swimming.html

Canadian Red Cross | Aquatic Safety Plan Guide for Aquatic Facilities

cdn.redcross.ca/prodmedia/crc/documents/Training-and-Certification/Swimming-and-Water-Safety-Tips-and-Resources/ASP-Guide-for-Aquatic-Facilities_FINAL-EN_.pdf

Drowning Prevention Research Centre Canada | Publications and Resources

www.dprc-crpn.ca/publications-resources/

Health Canada | Guidelines for Canadian Recreational Water Quality

www.canada.ca/en/health-canada/services/publications/healthy-living/guidelines-canadian-recreational-water-quality-summary-document.html

Lifesaving Society Canada

www.lifesaving.ca/

Ontario Regulation 565 | Public Pools

www.ontario.ca/laws/regulation/900565