

Hot Tub Hazards

While hot tubs, saunas, spas, and whirlpool or jacuzzi baths can be fun and relaxing, there are also hazards. According to the Consumer Product Safety Commission (CPSC), hot tub accidents are the cause of over 300 deaths per year in the United States. More than one fifth of these involve children under the age of five. Helping clients understand the pitfalls and added exposures of operating a hot tub is another value-added service of the professional insurance agent.

Hot tub ownership increased dramatically during the COVID-19 pandemic lockdowns, as people worked to improve their quality of life while staying home. There are about 5.8 million residential hot tubs in the United States (hotspring.com). Sales reached \$1.9 billion worldwide in 2022, and are expected to top \$2.5 billion by 2030 (poolmagazine.com). Cost depends on the size and type, ranging from \$600 to \$2,000 and more.

Benefits of hot tubs include improving slumber. The reduction in body temperature after soaking helps bring on better sleep. Soaking can also reduce cortisol levels, which enhances relaxation. Symptoms of rheumatoid arthritis may also decrease.

The type of insurance coverage that applies depends on how the hot tub is installed. Free-standing units could be considered other structures (Coverage B) or personal property (Coverage C). Those attached to the residence, such as part of a deck or patio, may be considered part of the building (Coverage A). Therefore, the insured perils and limitations may differ. Personal property and buildings are typically covered for replacement cost – what it costs to replace the item. Other structures may only be covered for actual cash value, which is replacement cost less depreciation.

Standard homeowners exclusions that might come into play with features such as hot tubs and jacuzzies are mold, water damage from overflow, wear and tear, and infestations of bugs or rodents. Proper installation is key as a filled tub can be very heavy and could threaten the integrity of the deck or other structure it is on.

Liability coverage is important should a guest be injured in or around the hot tub. Hot tubs, like pools, are considered attractive nuisances, and increased liability limits may be required by the insurance company.

Slip and fall incidents are the most common causes of injury, followed by overexposure to heat (thedoylslawoffices.com). Entrapment is another serious risk, so much so that federal law requires pool and hot tub drains be covered (federalregister.gov). Drowning is a risk for people with seizure disorders, as well as anyone taking medications that cause drowsiness. Use of drugs or alcohol can also increase danger.

Spending too much time in a hot tub can be harmful to unborn babies and those with underlying heart conditions.



The ability to sweat is inhibited so the body's core temperature rises. Blood pressure drops, which causes the heart to beat faster. The increased body temperature can overstress the heart (health.clevelandclinic.org).

Fire due to overheated or faulty hot tub wiring is another risk. A family in Nashville, TN lost their home to a fire that started in the hot tub (wsnvc.com). A wildfire in California in 2015 that destroyed 1300 homes, was traced to faulty hot tub wiring.

Proper maintenance and supervision is essential for hot tub owners. Water temperature should not be above 104 degrees. Water chemistry should be tested frequently to ensure cleanliness. Chemicals should be stored properly to avoid possible injury from burns or skin irritation. Children less than five should not be permitted in the hot tub.

Hot tubs can be a source of enjoyment and relaxation, but they can also be deadly. Helping clients deal with and avoid hazards is another sign of the true insurance professional.

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