

com). Sales reached \$19 billion worldwide in 2022, and are expected to top \$23.5 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,

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 (wsmv.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.