
Water as an Insured Object

November 26, 2018

Insured carries HO3 5/11. A tree fell on the in ground pool cover and damaged the cover, liner and coping.

To make the repairs to the in ground pool, the water in the pool will have to be removed and replaced.

The HO3 5/11 Policy states:

4. Property Not Covered

k. Water or steam

The question is would this exclusion apply to the pool water.

Rhode Island Subscriber

In order for the pool cover, lining and coping to be repaired the water has to be removed from the pool. This is part of the repair, and not coverage for the water itself. However, refilling the pool once the repairs are completed is not covered since that would be providing coverage for the water. It is not directly part of the repair, as water is excluded with no exceptions.