PAGE ONE / POLICY SNAPSHOT

Hot Tub Insurance Coverage Worksheet

Capture the facts before you ask if a loss or injury would be covered.

1 Policy and spa information

Insurance company

Agent / broker contact

Policy number

Policy type (HO-3, HO-5, other)

Policy effective date

Renewal date

Spa brand / model

Spa purchase or install date

2 Installation type and location

Check your description; the insurer must confirm the policy classification.

- ☐ Permanently installed / built-in
- ☐ Freestanding outdoor spa
- ☐ Inflatable / portable spa
- ☐ Other / unsure

Spa location (patio, deck, garage, indoors, other)

3 Insurer-confirmed classification

Write what your insurer confirms, not your own guess.

- ☐ Dwelling / attached structure
- ☐ Other structures
- ☐ Personal property
- ☐ Separate endorsement / not covered

4 Limits, deductible, and valuation basis

Check area	Limit	Deductible	ACV / RC*
Hot tub / spa itself			
Pump, heater & controls			
Deck or nearby structure			
Third-party injury / liability			

*ACV = actual cash value; RC = replacement cost. Policy definitions and settlement rules differ.

PAGE TWO / 8 QUESTIONS

Ask Your Insurance Agent

Write the answer and any specific policy clause, endorsement or exclusion.

01 **How is my exact spa classified?**

Dwelling, other structures, personal property, or separate endorsement?

02 **Which damage events are covered?**

Ask separately about fire, hail/wind, falling objects, theft and vandalism.

03 **What happens if the spa freezes?**

Ask about freeze damage, power outages, winterization and unoccupied homes.

04 **What happens if floodwater damages it?**

Ask whether any separate private coverage applies; standard NFIP exclusions differ.

05 **What liability and medical-payments coverage applies?**

Ask about guest injuries, liability limits, defense costs and exclusions.

06 **What safety requirements must I meet?**

Ask about locking cover, barrier/gate, permit, supervision and local code.

07 **How would costs, limits and deductibles change?**

Ask for premium impact, coverage limit, deductible and available endorsements.

08 **Does rental use change coverage?**

Ask about short-term guests, home sharing, business exclusions and umbrella policy.

Tip: Ask the agent to email the exact clause or endorsement behind each answer.

PAGE THREE / DECISION RECORD

Document the Insurer's Response

Keep dated written answers with the declarations page and your spa documents.

5 Written confirmation details

Agent / insurance representative

Date and method contacted

Claim or inquiry reference (if any)

Policy endorsement / form number

What was confirmed in writing? (limits, exclusions, conditions)

6 Evidence to keep with this worksheet

- ☐ Spa photos / model identification
- ☐ Policy declarations / coverage summary
- ☐ Agent email or written insurer response
- ☐ Receipt, invoice or install records
- ☐ Full policy and endorsements
- ☐ Permits / safety documentation

7 Contact and follow-up log

Date	Contact / method	Outcome / next step

Follow-up date

Next action / responsible person

Before acting on an incident

Avoid assuming a spa is covered from an example online. Request an answer for your policy.

For an active loss: take safe photos, prevent additional damage when possible and call the insurer.