

**DIGIT PUBLIC LIABILITY INSURANCE POLICY**  
**Add-On Covers/ Endorsement Wordings/ Clauses**

**1) Swimming Pool and Exercise Area Liability (IRDAN158RP0075V01202021/A0027V01202122)**

We will indemnify You for all amounts which You become legally liable to pay as Compensation as a result of Bodily Injury happening in or around or arising out of the ownership, use or operation of Your swimming pool, pool side area and/or exercise area provided that:

1. all equipment is maintained and serviced in accordance with the manufacturer's instruction
2. appropriate safety signs are provided where necessary that give instructions on the safe use of the pool and/ or equipment and/or exercise area and/or pool side area.
3. all equipment is structurally safe being operated and maintained in a safe manner
4. users are made fully aware of the pool and/or exercise area rules and the need to be responsible for their own safety
5. lifeguard is present or in the absence of a lifeguard, a member of staff is/are designated as "on call" to respond immediately to any alarm and deal with any emergency. It is essential that such staff are trained in pool rescue, first aid and cardiopulmonary resuscitation (CPR) techniques
6. a written safety procedure is displayed at the entrance, changing rooms, pool side and exercise area. The notice should include (but not be limited to) the following information: -
  - The times when the pool / exercise area is open
  - A clear warning if the pool does not have a lifeguard
  - Children (under 15 years of age) do not use the pool without adult supervision
  - Non-swimmers should not bathe alone
  - Locations and use of the rescue equipment
  - Location and use of the emergency telephone/alarm and instructions to its use in an emergency

Subject always to the Limit of Liability mentioned in the Policy Schedule against this Add-on cover, terms, conditions, warranties, exclusions and deductible of this Policy.