

The System of Insurance Against Drowning in the Swimming Pools.

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Abstract

The goal of the research

The research aims to know the system of insurance against the drowning in swimming pools through answering the following questions:

The research questions:

- *What is the best system of insurance against drowning in the swimming pools?*
- *What is the proposed insurance policy against drowning in the swimming pools?*

The two researchers used the descriptive methodology; the research society included the service providers and the beneficiaries at the swimming pools. The research sample was chosen randomly and consisted of (160) individuals chosen from 14 swimming pools all over the republic according the geographical distribution. The questionnaire was designed to know the best insurance systems against the drowning in the swimming pools through the referencing analysis and showing to the experts. The scientific coefficients were conducted, since the insurance systems were two systems only and its manners reached (3) manners, the application was conducted and data was statistically treated. One of the most results is that the temporary insurance for life is one of the most important insurance systems against the drowning in the swimming pools.

Introduction:

The sport has become a social system which affects largely on the society with its all levels and classes. The sport is an industry which provides service product with the highest level in the light of modern concepts that relate to the professionalism which is spread in different international associations. These associations are responsible for the championship sector in different countries since they come under the Olympic umbrella (whether they are clubs- sports unions).

Swimming is considered one of the most outstanding aquatic sports in the competitive field in the Olympic tournaments and world competitions. It was the point of focus to look forward to the human incapacitation and the abstract ability for progress in the aquatic field through different ways of swimming. (12:3).

During practicing swimming sport at the pools we must take care with providing the means and techniques which protect the swimmers or pools users from any risks or accidents. Most of injuries or drowning cases occur as result of negligence or because of the lack of necessary caring with the beneficiaries of swimming pools such as the security factors. The statistics at the American society

reveal that about 40% of drowning cases occur for persons who learn swimming or those who swim in the water.

The swimming hazards that occur as result of different injuries through the false jumping, jumping on hard material, the incorrect diving, convulsion inside in water and muscle cramp which is one of the main problems that exhausts the swimmers and water sports practitioners.(23:9-99)

Swimming sport is one of the main sports. Scientists and sports experts have agreed that swimming must be practiced by all individuals and it must be learnt during the early age. Thus, the swimming pools became in the front, the matter which led to increasing the number of basins around the world.(16: 71), since they are used by large number of individuals in the society of entertaining, sports or educational purposes.

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There are some examples of death cases in swimming pools:

- Two students died by electricity shock at swimming pool of medical professions at Nasr City in Cairo on 2\8\ 2000 (2:25).

- One of the practitioners died at the pool of ministry of education, the court issued its sentence to pay 5000 Egyptian pound by the ministry of education in 1995 (5:13).

Thus, swimming pools in the modern age have occupied an important position in the life of individuals and groups, in particular in the large cities and the developed countries. A lot of individuals with different ages go to these pools in order to practice swimming hobby, this , in its turn, leads to increase the number of pools with paying attention to take care of these pools and to supervise them so that they can not be a reason for passing the diseases or for the death of the swimmers. The expansion in swimming pools requires examining the systems applied in designing these pools as well as knowing the healthy requirements that must be provided in these pools and providing the supervisors of these pools with the correct guidelines.(19- 47).

If the development of individual skills and encouraging the sports activity is a desired matter, we must, in the same time, provide the legal means and mechanisms that will provide the means of facing the sports hazards. Hence, the system of securing against the hazards of sports activity was established as a legal mechanism that works on alleviating the harm that may occur. In the light of the two researchers' experience with the swimming pools and sports clubs, it became clear that there is avoidance by some leaders of swimming despite increasing the number of swimming pools that were recently established as result of the drowning cases that occur at the swimming pools because of the lack of rescuers at swimming pools. There are also some accidents that led to the death as result of crashing into the bottom or the walls of swimming pool or as result of the electrical shock because of the negligence of safety and security of the swimmers and beneficiaries of swimming pools. This can occur clearly through non completing the works of necessary maintenance and following the procedures of safety and security in maintaining the spirits of the beneficiaries, although there is no legitimacy in a legal text or insurance system that protects the beneficiaries from the drowning in swimming pools and this make the two researchers focus on insurance against the drowning in the swimming pools.

The goal of the research

The research aims to know the system of insurance against the drowning in swimming pools.

The research questions:

- What is the best system of insurance against drowning in the swimming pools?

- What is the proposed insurance policy against drowning in the swimming pools?

Terms of the research:

The insurance:

It is a contract by which the insurer pays to the insured or the beneficiary an amount, salary or any financial compensation in the case of any accident or achieving the risk mentioned in the contract in return for an installment or any other financial payment paid by the insured to the insurer (6: 13).

The policy of group insurance:

It is one insurance policy that covers a coherent group of individuals with similar conditions (11: 26).

Drowning:

It is a complex group of consequent and harmful effects that affect the human body as result of its existence in liquid environment that leads to the death (2-21).

The related studies

1-The study conducted by "**Adnan Hameed Al Khataby**" (2012)(10) under the title of "**Building the comprehensive insurance coverage against the healthy risks and sports injuries at the Saudi clubs and teams**" The study aimed to put a model of the medical insurance against the sports injuries of footballers at the Saudi tournament. The researcher used the descriptive methodology and the sample included (414) footballers at the Saudi tournament for professionals and (7) insurance companies with an experience not less than 5 years of work at the insurance field. The researcher used the questionnaire as a tool for gathering the data. The most important results was that healthy insurance policy of sports men is less than the financial cost incurred by Saudi clubs regarding the sports injuries during the sports tournament (2010\ 2011).

2-A study conducted by "**Adel Mohammed Abdel Monaem Maky and Mohammed Ahmed Ali Fadal**" (2007)(8) under the title of "**the legal legitimacy of insurance against the healthy hazards of the sports practice**". This study aimed to know define the healthy risks of the sports practicing and define the legal adaptation of the sports insurance contract. The researcher used the descriptive methodology, and the sample included the practitioners of different sports. The researcher also used the questionnaire as a tool for gathering the data. The most important results was the necessity of setting a legal text that legitimates the sports insurance for the sports players, their coaches, their

administrative and medical sets in addition to the referees, as well as setting a legal text for insurance inside the sports organizations.

3-The study conducted by "**Amr Mohammed Ibrahim**" (2007)(13) whose subject was "**the civil and criminal responsibility of death cases at swimming pools**". The study aimed to know the civil and criminal responsibility of deaths at swimming pools according to the legal aspect. The researcher used the descriptive methodology. The most important results of this study was that the administrators of swimming pools must enjoy and have the leading and administrative skills that are represented in the follow up and the continuous observation to the jobs and tasks of personnel at the swimming pools as well as increasing the number of supervisors, pools rescuers and defining the number of swimmers inside the pool to avoid overcrowding inside the pool.

4-The study conducted by "**Beldon's study**" (1996)(22) under the title of (**Volunteers and insurance**) This study aimed to show the role of insurance as a mean for managing the sport in the light of reducing the governmental finance. The researcher has used the descriptive methodology. The researcher also has examined the laws, records, documents and interviews in the private sports organizations and governmental organizations as tools for gathering the data. The most important results of this study was the importance of amending the rules and laws that relate to the sport in the way that is appropriate for the volunteering work and the difference of type and value of governmental insurance according to the difference needs of the individual.

5-The study conducted by "**Street, Yates and Lvaery**" (1994)(24) under the title of "**analysis of athletic insurance practices at NCAA member**" "**the practices of medical insurance on the athletes in the American universities**" this study aimed to recognize the relationship between the financial cost of medical insurance for the athletes and the insurance coverage. The researchers have used the descriptive methodology and

applied the questionnaire on the sports trainers and the responsible about the sport in the university. The sample included a number of athletes at the American universities. The researcher used the questionnaire as a tool for gathering the data. The most important result is that the trainers are responsible for the sport, accordingly, they are responsible for administrating the insurance inside the university, and thus, they must receive a special training that relates to the insurance management.

The research procedures:

The research methodology:

The two researchers used the descriptive methodology because it is appropriate for the nature of the research.

The research society and sample:

The research society:

1. The service supporters such as the trainers, administrators and the managers at the swimming pools.
2. The individuals who benefit the service at the swimming pool such as the players and their parents
3. The specialized experts in the field of (swimming-insurance).

The research sample:

The research sample was chosen randomly from the swimming pools that owned by the governmental clubs and institutions in some governorates (Alexandria, Zaqaziq, Tanta, Cairo, Giza, Assuit and Aswan). The number of swimming pools reached 14 pools with 110 of service beneficiaries and 35 of services providers at the swimming pools and 10 of experts in the insurance and swimming. Table (1) shows the description of the research sample.

Table (1)
Description of the research sample

Service beneficiaries	Service providers	The total	Experts in the field of insurance and swimming
110	50	160	10

Table (1) shows that the description of the research, since the total individuals of the research reached (160) individuals of the service beneficiaries and the service providers at the swimming pools in addition to 10 experts in swimming. The two researchers paid attention to the

balance during choosing the sample of the study and paid attention the sample coherence.

The tools of data gathering:

The two researchers used the following tools for gathering the data:

1- **The analysis of references, documents and the records:**

The two researchers analyzed the content of the references and previous studies, reference number (7, 4, 1, 14, 5, 9, 17, 11, 2, 15), attachment number (2). The two researchers satisfied with 60% for accepting the insurance systems; accordingly, they reached the following insurance systems:

- The social insurance.
- The injuries insurance.
- The life insurance.

- The insurance against the accidents.
- The insurance against the illness.
- The healthy insurance.

2- **Questionnaire:**

A questionnaire about the insurance systems against the drowning in the swimming pools through the following procedures:

- **Defining the main axis of the questionnaire:**

After defining the most common insurance systems through the referencing analysis for the scientific studies and references, the two researchers defined the form's main points in its primary images, attachment number (3) in order to be shown to the experts (10 expert) attachment number (1) for amending them through deleting or adding some items. Table 2 shows this matter.

Table (2)

The percentage of the experts' opinions regarding the insurance systems against the drowning in the swimming pools N= 10

Sr	The insurance system	The repetition	The percentage
1	The social insurance	2	20
2	The injuries	5	50
3	The life insurance	10	100
4	The accidents insurance	10	100
5	The illness insurance	4	40
6	The healthy insurance	3	30

Table (2) shows that the percentage of the experts' opinions ranged from 20- 100%, the two researchers accepted 70%, thus, the most important insurance systems that require insurance against the drowning is (the insurance against the drowning- and the life insurance).

Thus, the two researchers accepted these two systems as insurance systems against the drowning in the swimming pools according to the experts' opinions.

- **The arbitrators' truth:**

In the light of the experts' opinions regarding the proposed insurance systems, the two researchers have put the insurance manners of each system in its primary image, attachment number (3) in order to be shown to the experts for expressing their opinions through adding, deleting or amending.

Table (3)

The arbitrators' truth The experts' opinions about the form of insurance systems against the drowning in the swimming pools, N= 10

Sr.	The insurance systems and its manners	The repetition	The percentage
The first axis: the life insurance:			
1	The temporary insurance	8	80
2	The insurance for life- long	10	100
3	The mixed insurance	5	50
The second axis: insurance against the personal accidents:			
1	Insurance against death	10	100
2	The insurance of permanent disability	2	20
3	The insurance of temporary disability	2	20

Table 3 shows that the percentage of the experts' opinions ranged from 20 to 100%. The two researchers have accepted 70% for accepting the manners, accordingly, the manners that didn't reach 70% of the acceptance is the mixed insurance at the first axis and the insurance of permanent and temporary disability at the second axis according to the experts' opinions, attachment number 1.

The questionnaire's scientific coefficients

The two researchers have conducted an exploratory study on a sample consists of 20 individuals who represent the research society, from outside the original sample of the

research, the study was applied to those individuals in order to know the extent of the of clauses formulating appropriateness, define the time of application, to know and recognize any **The truth of the internal proportion**

The two researchers have calculated the proportion coefficient among each clause and the axis total that belongs to it and between the axis total and the total sum of the questionnaire. The two researchers used the correlation coefficient for calculating the questionnaire's truth coefficient as a whole in order to investigate the truth of the questionnaire form, table (4) shows this matter.

Table (4)

The correlation coefficient between the for clauses and its total sum (N= 20)

Sr.	The first axis	Arithmetic mean	Standard deviation	Value of R
1	Life temporary insurance	4.6500	0.87509	0.946**
2	Life- long insurance	4.300	1.34166	0.977**
Sr.	The second axis	Arithmetic mean	Standard deviation	Value of R
1	Insurance against death	4.500	1.27733	1

The table value of "R" at level 0.05= 0.432

Table number (4) shows that the correlation coefficients between the clauses of the form and its total sum ranged

from (1: 0.946) and this indicates statistically to the truth and validity of the questionnaire axis.

Table (5)

The correlation coefficients between the sum of each axis and the form's total sum (N= 20)

Sr.	The axis	Arithmetic mean	Standard deviation	Value of R
1	Life insurance	4.4750	1.06962	0,983**
2	Insurance against the personal accidents	4.5000	1.27733	0.951**

The table value of "R" at level 0.05 = 0.432

Table (5) shows that the correlation coefficients between the sum of each axis and the form total sum ranged from (0.983 to 0.951) and these coefficients indicate statistically to the truth and validity of the questionnaire.

The two researchers have used the test way and re-test to find out the stability of the form and the self- truth. The application was made with interval 15 days from (15\1\ 2014) and the second application was applied on 1\ 2\ 2014, table number (6) shows this procedure.

The stability:

Table (6)

The coefficient of stability and self-truth of the form (N=20)

Sr.	Axis and manners	First application		Second application		Value of R	The self truth
		Arithmeti c mean	Standard deviation	Arithmeti c mean	Standard deviation		
The first axis: life insurance:							
1	Temporary insurance for life	4.6500	0.87509	4.2500	1.25132	565**	0.751
2	Life-long insurance	4.300	1.346164	3.7000	1.75019	578**	0.760
The second axis:							
1	Insurance against death	4.000	1.27733	4.2000	1.50787	0.874	0.93

The table value of "R" at level 0.05= 0.432

Table (6) shows that the stability coefficient between the first and second application ranged from 0.874 to 0.565, and these are significant statistically coefficients. On there hand, the truth coefficients of the form self truth ranged from 0.75 to 0.93 and this indicates to the truth of the form as a whole.

After being sure of the scientific coefficients of the questionnaire, the two researchers put the questionnaire in its final image (attachment 5) and they put estimation balance with three clauses in the questionnaire according to the following: I agree (5) I quite agree (3) I disagree (1).

The application:

The two researchers have applied the questionnaire to the chosen sample during the period from 1\6\ 2014 to 15\7\ 2014.

The statistical treatment:

Data were teated statistically using (ASAP) system which include the following:

- The percentage
- The correlation coefficient
- the arithmetic mean
- the self truth
- the estimated degree
- The standard deviation

discussing of the results:

in the light of this research the researchers were able to reach the following:

The results of the first question:

- What are the best insurance system against the drowning in the swimming pools?

Through applying the questionnaire of the insurance systems that are appropriate for the insurance against drowning in the swimming pools, the results of table (6) are as follow:

Table (7)
The estimated degree and the relative significance of the sample's responses to the axis of insurance systems' questionnaire (N= 160)

Sr.	The sentences	The estimated degree	The relative importance
The first axis: the life insurance:			
1	The temporary insurance for life	350	78.5%
2	Life-long insurance	344	86%
The second axis: the insurance against the accidents:			
1	The insurance against the death	308	77%

Table number (7) shows that the relative significance of the sample's responses in the types of insurance systems ranged from 77% to 87.5%.

The questionnaire's sentences are put in down order according to the sample's responses. The temporary insurance for life came in the first place with (87.5%), the life-long insurance came in the second place with 86% and the insurance against the death came in the third place regarding its relative significance with 77%.

The results of the insurance systems revealed that the temporary insurance for life came according to the relative importance. The two researchers see that this attributes that the temporary insurance for life is considered as one of the best systems of life insurance in the swimming pools according the nature of the practiced activity, since the most visitors of swimming pools practice their activities for temporary periods for one month, various months, one year or for various years according the program or the service they benefit from whether it was a training, learning or entertainment according to the

contract or according to the subscription in the summer season each year. This must be proper to the nature of the insurance, since the insurance installment either paid in one payment or paid regularly (each year, semi-year, each three months or each one month) during the insurance period that may be short period for few months or long period for 15 years or longer.

The systems of the insurance systems and its manners revealed that the life-long insurance may be appropriate for the subscribers who prefer contracting with the swimming pool management for receiving services for long periods that may continue for life-long, in particular the members of the sports club and their families who go to the club regularly for life-long, since the insurance police provides permanent insurance protection against the death danger as result of the drowning in the swimming pools. An insurance amount is paid after the death to the family of the dead in any time in which the death occurred as result of drowning in the swimming pool after the contracting.

The results of the insurance systems and its styles revealed that the insurance system against the death came in the third and last place according to the relative importance. The two researchers see that this is because the insurance against the death is appropriate for the subscribers who prefer the insurance protection in the case of the personal accident out of his hand in the swimming pool, such as the drowning as result of electric shock, hitting to the pool bottom or walls. This is proper to the nature of the insurance, since the agreed amount of the insurance is paid completely in the case of the personal accident out of his hand that resulted in death in the swimming pool.

These results are similar to what was indicated by professor Moamen Taha (2007) that there is a need for amending the regularities and rules of the swimming pools management and the concerned authorities in the way that is proper to the beneficiaries' safety, the increase of the saviors' number and providing an equipped medical unit and ambulance.

The results of the second question:

-What is the proposed insurance policy against the drowning in the swimming pools?

The results reached by the two researchers regarding the first question, they designed the document of insurance against the drowning in the swimming pools in group form to be proper to all personnel and subscribers at the swimming pool, attachment number (6) shows this.

Conclusions:

In the light of discussing and interpreting the results, the two researchers concluded the following:

1. The system of temporary insurance for life got the highest rate for insurance against the drowning in the swimming pools, whereas their rate were low in relative to the life-long insurance and then the insurance against the death.
2. It became sure that the temporary insurance for life is one of the most important insurance against the drowning in the swimming pools for the seasonal subscriptions, educational or training as well as the monthly subscriptions at the swimming pools.
3. It also became clear that the life-long insurance is one of the best insurance systems for the permanent subscribers at the swimming pools from the club personnel.
4. It is clear that the system of insurance against death is appropriate for the insurance against

drowning in the swimming pools in the case of the accident that occurs inside the swimming pools and lead to the death through drowning in the swimming pool.

Recommendations:

In the light of the research goals and according to the limits of the research society and the chosen sample as well as the concluded results, the two researchers recommend with the following:

1. The necessity of a comprehensive insurance system against the drowning at the swimming pools that makes it is necessary to the swimming pools administrations and the concerned authorities to make contracts with the insurance companies.
2. It is necessary that the subscription conditions include making the proposed insurance contract against drowning in the swimming pools.
3. Conducting other similar studies on other sectors in the sports field for upgrading the level and sport and athletes as well as practicing the sport safely.

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