

JAL

Pools

Custom Swimming Pools

BUYER'S GUIDE





When we decide to purchase a product, we typically hold the selection of available companies against certain standards to help decide. The exception may be for a startup company, for example, when they have a brand-new product which we find irresistible. We may overlook some of those standards such as experience or stability. They are a startup, after all.

However, when it comes to a swimming pool contractor for a custom pool design and build project, we cannot afford to risk overlooking any of the five pillars that support all successful and reliable companies. If you are a diligent buyer, you would never consider allowing an unlicensed person to install the main electric panel in your home. The same applies in the pool industry because the risk of hiring an unlicensed and uninsured company can end in disaster and you may not have any recourse.

That is why it is critical that you determine, before deciding, that the pool contractor you select satisfies the following five areas:



Stability



Reputation



Professionalism



Workmanship



Experience



This guide will provide you the insight, guidance, and confidence you will need to determine who is the right company for your project. The businesses you consider should meet every one of these standards so you can judge whether a company is likely to do the job right.

STABILITY



You need to make sure that any company you do business with has not only proven themselves in the past but will be there in the future if you need them.

Beware of companies claiming to be experts with only a year or two of experience in the industry. These inexperienced individuals are usually completely dependent on one or two subcontracted crews and could have virtually no protection if anything goes wrong. There is no substitute for years of experience and the ability to process jobs with a strong, stable workforce.

Constructing a home or pool comes with huge financial risk ranging from injury to people working around your home to damaged property. You need to be protected.



Company Tangibles

Believe it or not, many contractors use a pickup truck for an office and showroom. Make sure any contractor you are dealing with is substantial enough to have a physical office or showroom with all the normal business functions— accounting, production, sales, etc. Do not fall for the “we just use our past customers’ homes as our showroom” line. Images and visuals are helpful as proof.

Company Presence

A company without a “presence” is telling you something...by telling you nothing. Are there websites to view, do they attend trade shows, are there ads in print, on TV or on the radio? What about articles or press releases or trade magazine mentions? Perhaps there are images of the team attending fundraisers or community events?

Company History and Size

Inquire as to how long a company has been in business and how many employees they have working for them.



Bank Letter

This signed document from the contractor's bank will show you the financial stability and the bank's judgment of character of the company. Insist on seeing this letter so you know that you are dealing with a company that is stable and financially sound.



DATE (MM/DD/YYYY)
2/1/2023

ACORD
CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
2/1/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER:
The Buckner Company
6550 S Millrock, Suite #300
Salt Lake City UT 84121

INSURED:
JAL Enterprises LC, DBA JAL Pools
14713 S 855 W
Bluffdale UT 84065

CONTACT:
NAME: Select Business Team
PHONE: (AC, NA, Ext): 801-937-6700
FAX: (AC, NA, Ext): 801-937-6710
ADDRESS: select@buckner.com

INSURER(S) AFFORDING COVERAGE:
INSURER A: Acuity, a Mutual Insurance Company NAIC # 14184
INSURER B: VCF Mutual Insurance Company 10033
INSURER C:
INSURER D:
INSURER E:

COVERAGES **CERTIFICATE NUMBER: 851017805** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	ADDL. SCHED. NO.	POLICY NO.	POLICY EFF. DATE	POLICY EXP. DATE	LIMITS
A X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR		ZHC971	5/19/2022	5/19/2023	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (EA occurrence) \$ 1,000,000 MED EXP (per person) \$ 250,000 PERSONAL & ADV INJURY \$ 10,000 GENERAL AGGREGATE \$ 1,000,000 PRODUCTS - COMP/OP AGG. \$ 3,000,000
A X UMBRELLA LIAB EXCESS LIAB		ZHC971	9/30/2022	9/30/2023	COMBINED SINGLE LIMIT \$ BODILY INJURY (per person) \$ BODILY INJURY (per accident) \$ PROPERTY DAMAGE (per accident) \$
B WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANNULMENT/RETIREMENT/EXECUTIVE OFFICER/EMPLOYEE/EXECUTIVE (Member of firm) <input type="checkbox"/> Y/N <input type="checkbox"/> N/A		2538404	9/1/2022	9/1/2023	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 EL EACH ACCIDENT \$ 1,000,000 EL DISEASE - EA EMPLOYEE \$ 1,000,000 EL DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101. Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER
Riverwoods Construction
Attn: Keith Van Dyke
1388 Center Dr Suite 200
Park City UT 84098

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Keith Van Dyke

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Insurance Certificate

You need to know if your contractor carries general liability insurance for both commercial and residential projects. A sizable contractor will carry no less than \$500,000 and usually around \$1,000,000 of coverage. If your contractor's insurance policy does not cover potential damages, then the contractor would be personally liable. If the owner cannot cover the damages himself, you will have no legal recourse and will end up paying for any damages or injuries yourself. Over half of contractors are not financially stable... and do not carry proper insurance coverage to protect you against losses.





Murray City Corporation
4646 South 500 West, Murray, UT 84123

BUSINESS LICENSE

THIS LICENSE EXPIRES 05/31/2023

JAL Pools
6091 W Seville Vista Cv
Murray, UT 84121

BUSINESS ID#: 20142
LICENSE #: 3462

This certifies that the person or entity named herein is authorized to conduct business as:
Home Occupation Office Only at: 6091 W Seville Vista Cv


Date Issued: 05/17/2022
Opt-In Home Occupation
Swimming Pool Designer

By _____
Murray City Recorder

By _____
City Recorder

This License is NOT Transferable

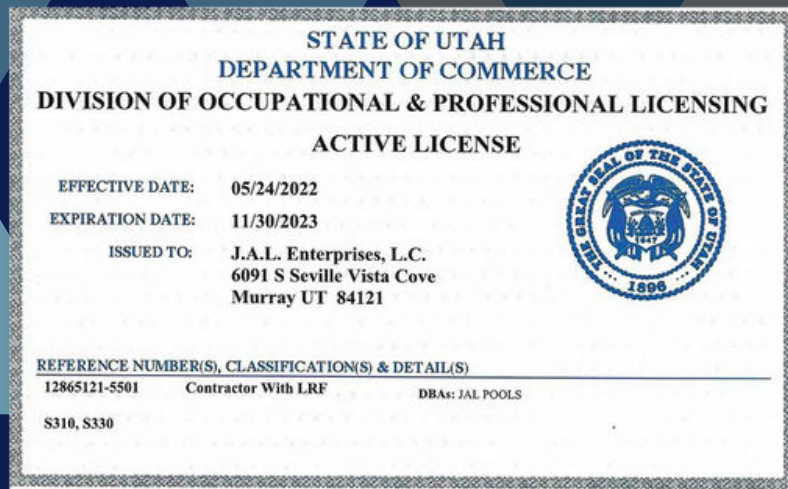
**Please detach the license above and post in a conspicuous place
Retain Bottom Portion for Receipt**

BUSINESS LICENSE LICENSE EXPIRES 05/31/2023	Murray City Corporation 4646 South 500 West Murray, Utah 84123 (801) 270-2420	BUSINESS ID#: 20142 LICENSE #: 3462
Business Name: JAL Pools Business Address: 6091 W Seville Vista Cv City, State, Zip: Murray, UT 84121		
This certifies that the person or entity named herein is authorized to conduct business as: Home Occupation Office Only Licenses are valid only for the location and the ownership as listed on this license. Any changes will need to be reported to the Business Licensing Office. If the business no longer conducts business within Murray City, please notify our offices in writing. Responsibility of renewal is total responsibility of the Licensee. Failure to receive notice does not excuse this responsibility.		 Total Received: \$100.00

Business License

Make sure they have been operating under the same name for a minimum of 5 years. Many contractors open and close their doors multiple times to avoid past customer complaints or avoid unrealistic warranty terms.





What to look for:

LICENSED

Confirm that your contractor is licensed to work as a Contractor in Utah. By “licensed,” we do not mean that they purchased a fifty-dollar city sales tax certificate — we mean that the company is licensed by the State Licensing Board. This credential means that they have passed testing to earn the proper contractor’s license to perform the work they provide.

Although swimming pool contractors in Utah have to be licensed, a few years ago our legislature decided to combine the landscaper’s contractor’s license with the pool contractor’s license. Unfortunately, this opened up the door for all landscapers to become pool contractors with little to no experience. At JAL pools, we only do pools and that is all we have ever done.

In Utah, for example, a licensed pool remodeler must have a S310 license. If they are performing cement deck work, or landscape work with or without a pool, they need a S330 license.

Equally important, the state licensing board provides an arbitration service if any disagreement develops between the two parties, and an official record, available to the public, of how many complaints have been lodged against the company. Licensed contractors are required to maintain Workers Comp insurance and a bond. You can easily look up a contractor on Utah’s Licensee Lookup & Verification System website to determine if they are licensed and in good standing.



V. Safety and Health

A. Workers' Compensation and Safety on the Job

You are protected by Workers' Compensation Insurance under state law. This insurance covers you in case of occupational injury or illness by providing, among other things, medical care and compensation and temporary or other disability benefits.

Steps to Take If You Are Injured on the Job

To ensure that you receive any workers' compensation benefits to which you may be entitled, you must do all of the following:

1. Immediately report any work-related injury to your supervisor. You must report the injury at the time it happens, not several days later.
2. Seek medical treatment and follow-up care if required.
3. Promptly complete a written Employee's Claim Form and return it to the appropriate supervisor.

Failure to timely follow these steps may negatively affect your ability to receive benefits.

Return to Work

If you require workers' compensation leave, you will – under most circumstances – be reinstated to the same position that you held at the time your leave began, or to an equivalent position, if available. However, you must first submit an approved medical certificate demonstrating your ability to return to work.

When returning from a workers' compensation leave you have no greater right to reinstatement than if you had been continuously employed rather than on leave. For example, if you would have been laid off had you not been on leave, or if your position is eliminated, and no equivalent or comparable positions are available, then you may not be entitled to reinstatement. These are only examples. The Company does not discriminate against employees who suffer a workplace injury or illness.

B. Safety and Health

To help us maintain a safe workplace, everyone must be safety conscious at all times. You are encouraged to report all work-related injuries or illnesses as soon as possible. To encourage employees to report work-related injuries or illnesses, JAL Pools has a process by which all employees should report work-related injuries or illnesses, which is outlined below.

Process for Reporting Work-Related Injuries or Illnesses to Company

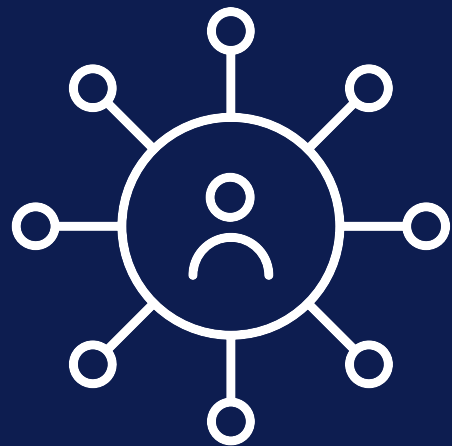
Report any work-related injuries or illnesses to your direct supervisor or a safety coordinator immediately.

Workers' Compensation

Workers' Compensation insurance protects you from liability if a worker is injured while on your property. Demand to see a copy of your contractor's policy or, better yet, you may ask to be "additionally insured."



REPUTATION



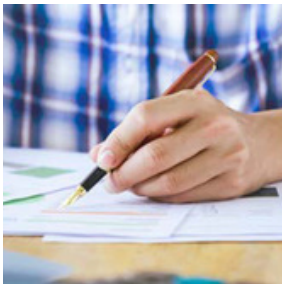
You can tell a great deal about a company based on what others are saying about them—particularly their clients. Insist that any company you are considering can produce at least some of these items to **PROVE** their reputation is solid.



What to look for:

PERCENTAGE OF REPEAT CLIENTS & REFERRALS

When a significant amount of a contractor's business is derived from repeat or referred business, it is an indication that their clients are pleased and that they have an outstanding reputation. If your contractor has a long list of happy clients and has an outstanding reputation for doing quality work, chances are high that you will be satisfied as well.



What to look for:

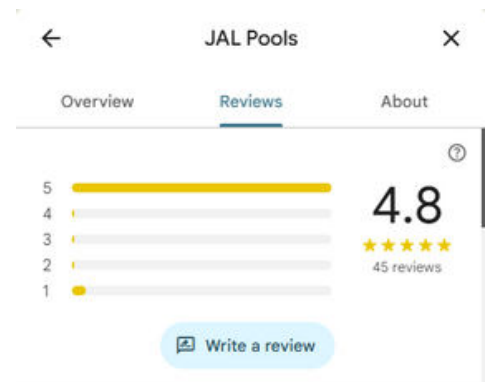
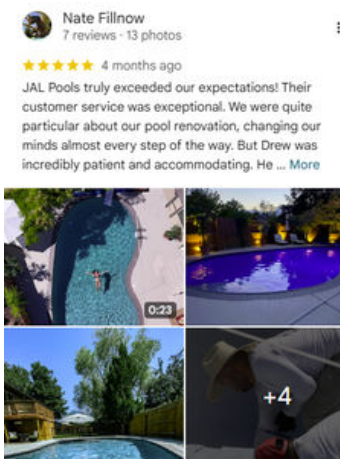
TESTIMONIALS

How many are there? If there are only a few, they could be fake. How do they sound: honest and sincere or fluffed and commercialized?

What to look for:

GOOGLE REVIEWS

A high ranking in Google (such as page 1, #1) does not necessarily mean anything. It just means that Google thinks they best fit the description of your search. If they show up in the "paid search" or "sponsored ads" section, it just means they spent money to buy advertising to show up in that space. In addition, just because they have a negative comment does not necessarily mean you should not use them. Some complaints are posted by competitors, and sometimes they are posted by people who will never be happy. Fortunately, by reading the actual complaints and reading the company's rebuttal, you can often discern whether this is a valid concern, or just a rogue complaint.





Memberships

Any reputable company will be a member of an organization or two related to their industry. Perhaps they are members of their local Chamber of Commerce. They might be involved in local or national industry groups. You may want to do a little research on the groups in which they belong.



Accolades

Any company that has been in business for a length of time and has done a great job will often receive awards or accolades, have been certified by an organization or association, or have been mentioned in an article, blog, or white paper.



Community Involvement / Charity Work

Companies that have been in the industry for many years strive to be part of their community and work to make it better! Typically, a strong list of charitable contributions indicates a strong desire to help their community and demonstrates the company is successful enough to have the means to do so.



What Does the Company Say About Themselves?

It only makes sense to review the websites of various companies to see what they have to say about themselves. The “about us” page should provide a tremendous amount of insight about the company. But keep in mind, just because it is online does not mean it is true. So rather than looking for words such as “honesty” and “integrity”, look for substantial terms such as “certified” and “member of”.



PROFESSIONALISM



PROFESSIONALISM

A qualified company understands that when dealing with customers, it is the little things that make a big difference. You should find a company that treats you, your property, team, etc. with the utmost respect. Your salesperson should be your advocate within the company, communicating your needs to the production department, ensuring they are met. Check any company you are considering against these standards of professionalism found on the next few pages.



What to look for:

COMMUNICATION

It is essential to establish an excellent flow of communication. Do they return calls promptly? Do they listen intently? Do they take notes? Can you reach them when you need? This will be even more important once your project begins.



What to look for:

PROMPTNESS

Does the company in question keep appointments and arrive on time? If they are running behind consistently, that should be a concern. If it only happens on occasion, do they call to let you know?



What to look for:

TRUSTWORTHINESS

Honesty and trust are two of the most important characteristics in any situation, especially when the person has total access to your home/business. Make sure you feel a high level of trust and always trust your instincts. Not only are you trusting them to be in your home and around your family and pets, but you are also trusting them with a very sizable amount of your money!



What to look for:

CLEANLINESS DURING AND AFTER PROJECT

Simply put, pool construction can be very dusty and dirty. If not adequately controlled, dust will get everywhere, especially if there is a lot of sanding or demolition. Make sure your contractor has plans to take the appropriate measures to control dust and protect your floor finishes if work is being performed indoors. This can increase the price a contractor quotes by a considerable amount and this is work which is often overlooked by inexperienced or nonprofessional contractors.





What to look for:

SCHEDULING

The scheduling of your project is something that should be discussed upfront. A responsible and reputable contractor will do his best to keep you informed both in the initial stages and as your project progresses. Keeping you informed will help eliminate many headaches along the way.



What to look for:

NO PRESSURE SALES AGREEMENT

Many unethical companies will resort to high-pressure sales tactics to get you to buy before you have had an opportunity to do proper due diligence. If you know nothing about the company prior to the sales call (from literature, references, online information), and they give you a low-ball price “but only if you buy right this minute,” you should be wary. Any time you feel uncomfortable or unduly pressured in a sales environment, you should ask the contractor to “back off.” Reputable companies will have no-tricks, no-pressure sales by the owner, sales manager, and each sales associate.





What to look for:

BID SPECIFICATIONS

Many people are unaware that there are varying levels of job bid specifications. Every business does things their own way and all are slightly different. So, you know what to expect, it is often beneficial to see a sample of what the bid specifications or quote presentations look like. It provides clients with the opportunity to understand what goes into a bid so they can be better prepared.

What to look for:

PROPOSAL / CONTRACT SAMPLE

The signed contract should have the most detail:

- Who has responsibility for what? Details of the work to be performed
- Expectation of the company as well as the expectation of the client

You should have these details outlined in the contract to avoid questions or issues down the road. It is wise to have a sample of a contract or proposal available to you for your review.

What to look for:

CLIENT BILL OF RIGHTS

Companies all have a professional responsibility to their customers to act with integrity, honesty, competency, and confidentiality. Having a stated Client Bill of Rights that spells out the responsibility the business has to the client is extremely important. Those companies with a printed Client Bill of Rights have shown that they go the extra mile.



WORKMANSHIP



Ultimately, any business owner providing a product or service must be competent to do the job right the first time. Competence comes from years of training, experience, and quality of work. As you evaluate a contractor, look for signs that they can do the job right the first time.



What to look for:

STAFF EXPERIENCE AND TECHNICAL EXCELLENCE

The staff or team assigned to you should be given the right tools and training for any job. They should be process-driven, have a multitude of experience, respect, focus, drive, and cleanliness. Their skills and attitude towards the job should be valued and this is displayed via proper payment and treatment.



LIMITED WARRANTY FOR GUNITE POOLS/SPAS OVERVIEW

1. **One (1) Year Workmanship Limited Warranty.** The Pool is guaranteed against defects in workmanship and materials for a period of one (1) year from Completion of the Project, and same will be repaired without cost to Owner, but only if defects are reported to JAL in writing prior to the expiration of the one (1) year period.
2. **Structural Limited Warranty.** JAL warrants the Pool's structure against defects in workmanship and materials for a period of five (5) years from the date of Completion of the Project.
3. **Gunite Limited Warranty.** JAL warrants the gunite material used to construct the Pool will be free from cracking, scaling, or other defects for a period of three (3) years from the date of Completion of the Project.
4. **Plumbing Limited Warranty.** JAL shall warranty the Pool plumbing from leaking due to workmanship and materials for a period of three (3) years from the date of Completion of the Project.
5. **No Equipment Warranty.** Equipment, electrical, filter, heater, pumps, motors, and other pool accessories will be warranty by the manufacturer, most of these items are covered for three (3) years from the date of Completion of the Project.
6. **No Tile and Plaster Warranty.** Tile, plaster, and coloring are warranted by the manufacturer and the installing subcontractor, most of these items are warranted for one (1) year from the date of Completion of the Project.
7. **No Coping and Hardscape Warranty.** Coping, walkways, and decks are warranted by the manufacturer and the installing subcontractor, most of these items are warranted for one (1) year to five (5) years, to lifetime from the date of Completion of the Project.
8. **No Pool Cover Limited Warranty.** Pool covers are warranted by the manufacturer and the installing subcontractor, most of these items are warranted for three (3) years to five (5) years from the date of Completion of the Project.

Please ask for a written copy of the JAL Pools Limited Warranty if you would like to review these items in further detail. The written warranties for any of the manufacturing companies and the installation companies are available by request.

What to look for:

WARRANTIES

At the end of the day, a good company believes in and guarantees their work. Most problems with quality of work occur within a year of completion. The usual and customary warranty in the pool industry is 1-5 years on delamination of the finish, and 1-3 years on masonry and plumbing. Equipment warranties follow the manufacturer which usually spans a period of 1-3 years. While some companies may offer longer warranties, you will find that disclaimers make these basically worthless and are designed to appear as beneficial without being so. Read warranties carefully so you understand what is being covered.



EXPERIENCE



Below is a comprehensive list of questions and concerns to help you choose the right contractor, and the best experience possible!

Q's to ask Contractor:

How will you stay in touch with me through the process?

Does the contractor carry worker's compensation and general liability insurance?

Can I get a copy of your certificate of insurance?

Are you a member of the local Better Business Bureau?

Are you properly licensed on both the state and city level?

Are you a member of PHTA? Do you subscribe to their Code of Ethics?

Are you certified as a CPO?

Will you pull any necessary permits?

How is daily and general clean-up handled?

How many references are you able to provide?

What percentage of your business comes from repeats and referrals?

Where is your place of business? Do you have a showroom?

How many years have you and your company been in business?



Q's to ask Contractor:

Have you, your partners, the owners, or the officers ever declared bankruptcy or gone out of business?

Have you been a party in any construction litigation?

Will you provide me with a written contract that clearly spells out exactly what you will do, what your price includes/does not include, while also specifying a guaranteed price and payment schedule?

Do you require all change orders to be in writing to eliminate any misunderstandings and unexpected cost overruns?

What service(s) do you offer after the sale? Warranties on workmanship?

Will my checks be made payable to a business account or to a personal account?

Who will oversee my job?

How do we handle dispute resolution?

What is the most common cause of disputes?

How many years have you and your company been in business?





THINGS TO WATCH OUT FOR:

NO PHYSICAL LOCATION OR SHOWROOM

MAIN PHONE NUMBER NOT ANSWERED

TRUCKS WITHOUT SIGNAGE

NO BUSINESS CARD

UNUSUALLY LOW PRICES COMPARED TO OTHER BIDS

NO WEBSITE

ABILITY TO START IMMEDIATELY - NO BACKLOG

UNWILLINGNESS TO GIVE ANY INFORMATION