

Bouncy castles can be an insurance nightmare



Jerry Beere answers key insurance questions about fetes and parties planned at nursery schools this summer

We are going to hold a summer fair/fete/family fun day. Are we properly covered?

A low level teddy bears picnic or simple gathering of children, parents and staff would probably be automatically covered.

Potentially more hazardous activities, such as barbecues, bouncy castles/inflatables or rides can be more complicated.

A basic rule of thumb concerns whether or not you are organizing and supervising the activity.

For instance, if you are getting in outside catering, then the catering firm should carry its own liability insurance.

If you are doing the catering yourself, then you will need to check whether your policy would automatically cover the activity.

The same principle applies to bouncy castles/inflatables and animal or mechanical rides.

What about special or different types of summer activities?

If you are planning a particularly complicated event then it is likely



that your insurance company will advise you to take out specific insurance for the event.

If you are going to have a particularly large event or more exotic activities, then separate cover will be required.

What happens if we have to cancel?

Your policy is unlikely to cover abandonment of the event due to adverse weather – you can take out separate insurance for this but it will be expensive.

What about bouncy castles/inflatables?

There have been some alarming stories recently of bouncy castle hirers being held responsible for

accidents to children bouncing on the castles.

The insurance of the person hiring out the castle will not cover you if someone has an accident on the castle, unless it can be shown that the accident was due to some defect in the castle itself.

What factors do I need to consider?

Firstly, is it a traditional horizontal bouncy castle or is it a high slide?

Secondly, what procedures do you have in place for supervising the children on the castle?

Thirdly, how are you going to separate older and younger children on the castle?

The policy will usually cover you automatically or can easily be extended but you should always confirm the position with your advisers.

Similarly, your insurance company should have guidelines for the use of bouncy castles.

If they do not, these are available from organisations like RoSPA. ■

More than £1m damages for boy left brain damaged in bouncy castle accident

A mother of a boy left brain damaged in a bouncy castle accident won more than £1 million in damages in May 2008 after suing the couple who hired it for their children's birthday party.

A High Court judge ruled that responsibility lay with the couple because they had not paid close enough attention to the bouncy castle.

Legal experts estimated that the damages –for which the couple are insured–could run into millions.

● Jerry Beere is a senior partner at Morton Michel insurance and can be contacted on 0845 2570900.