

BOUNCY CASTLES

Summary: It is the responsibility of the **hirer** to make sure public liability insurance is in place, especially if they are supervising the use of the castle, and not the supplier.

Cross Houses Chapel Community Centre does not provide any insurance for the use of bouncy castles, and cannot accept any responsibility in the event of any accident.

- The **hall** insurance doesn't cover use of bouncy castles, mainly because there will be no-one from the hall present to supervise.
- The **hall** is only responsible for advising **hirers** that they must put appropriate arrangements in place.
- Any responsible **supplier** of a bouncy castle must have insurance, but often their public liability insurance will only cover their own liabilities and so will only apply if they themselves are present to supervise the use of the castle.
- The **hirer** must make sure that the **supplier** has insurance and find out what cover is provided if the castle is not being supervised by the **supplier**.
- If the insurance cover for the hirer applies only when the castle is supervised by the **supplier**, then the **hirer** is responsible for insurance and for proper supervision. Proper supervision means supervision by an adult over 18. Letting teenagers supervise toddlers will not be allowed by any insurance.