

Use of Bouncy Castles

Your policy provides liability cover in respect of bouncy castles or inflatables used at your premises providing that you adhere to insurer's advice and guidelines as outlined below.

As you may be aware, Hirers' Liability cover is included under your policy which extends your Public Liability insurance to provide cover for non-commercial users of your premises at an indemnity limit of £5million. This would extend to the use of bouncy castles by the hirer.

If you use any bouncy castle and/or any other land-based inflatable, you must ensure that:

- access and use is controlled by an authorised adult employee/volunteer at all times
- when used outside a building, it is securely anchored to the ground at each anchor point
- each anchor point is signed, or otherwise marked to be made easily visible, and wrapped to prevent injury
- soft matting is used to cover hard surfaces adjacent to the front or any open sides where there is a risk of injury from falling from the inflatable

In addition, using bouncy castles can increase the risk of injury, particularly to children and others who may not be aware of the dangers. Insurers offer the following risk management advice for overseeing bouncy castles:

Where you provide, or are responsible for, bouncy castles we expect you to take extra care to prevent injuries by making sure measures are put in place that help reduce this risk and our guidelines are:

- to follow the manufacturer's or supplier's safety recommendations
- requiring children to remove sharp articles like shoes, buckles or jewellery
- not allowing overcrowding, particularly by children (to help prevent knocking into each other)
- not allowing a mix of large and small children at the same time (to avoid larger children crushing the smaller ones)
- not allowing use by adults and children at the same time
- not allowing any access to the very youngest children, e.g. under 2 years old

I must also advise that, unless owned by the Village Hall and specified on the policy, material damage cover is not included – this is the responsibility of the owner.

I trust that this clarifies the situation but if you have any further queries then please do not hesitate to contact us.