

Bouncy Castle/Inflatables – Advice Sheet

There is no cover on the hall's insurance policy for bouncy castles and inflatables of any kind we would like to make it clear to the hirer that the responsibility lies with you to ensure that you have suitable insurance.

The hall committee are not legal experts and can not be held responsible for the advice given, it is up to you to check with your own insurer.

Group Hiring the Hall - In the case of a group hiring the Hall - having an inflatable at/in the Hall you should ask your own insurers if their policy provides cover for the bouncy castle and if so, are there any specific conditions and requirements.

Individual Hiring the Hall - If 'Mum and/or Dad' wish to hire the Hall and/or grounds for a party for their child then again it must be pointed out to you that the Hall's policy does not cover inflatable's and therefore the responsibility to make sure you have the appropriate insurance in place lies with you. If you do not have the appropriate insurance in place and an incident should occur then you may be personally liable for any claims that ensue.

Hirers can always ask their home insurer if they have liability cover and, if so, will it extend to bouncy castles/inflatables. As a general rule a contents insurance policy will usually have a liability section but the Hall's insurers best advice is for the parents to check first rather than assume and face a potential claim against them if a child is injured. Again the insurers may have specific supervision requirements.

Buying In The Full Service - It is worth remembering that if a bouncy castle is hired for an event you (the Hirer) are organising and the owner (of the inflatable) supplies, erects, dismantles and stays to supervise the children then, as the person responsible, liability should lie with the owner in the event of an incident occurring. However, the Hirer will still have a responsibility as part of your duty of care and so, you should always see and record a copy of the owners' Public Liability insurance as part of your Risk Assessment for the event to make sure it is in place, valid and up to date.