

Trampolines and Your Home Insurance

By Basil Housewright, Jr.

Trampolines have become a popular back yard addition to many homes. Most homeowners are not aware that their Home Insurance Companies do not approve of the homeowner having a trampoline on their premises. In fact most Home Insurance Companies would not renew a home insurance policy if they knew the homeowner had a trampoline on their premises. Furthermore most Home Insurance Companies will refuse to offer a new home insurance policy to a new customer if they have a trampoline on their home premises.

Why would this be so, most homeowners would ask? Trampolines have been an all too frequent source of very large claims when someone is injured on a trampoline. The typical Home Insurance Policy covers Personal Liability, which would provide coverage for a guest being injured on the homeowner's premises. So the concern of the Home Insurance Companies are they would be liable for claims made by others that were injured while playing on your backyard trampoline. Many think trampolines with safety netting make trampolines a safe source of recreation but this is not true. Most serious injuries and deaths are a cause of landing in an unsafe position causing damage to the neck, back and limbs. Many broken bones and sprains are a result of unsafe landings on trampolines. Many times more than one person jumps on a trampoline at the same time and the result can be a collision of bodies causing injuries.

Most Home Insurance Companies inspect newly insured homes to make sure the home is "insurable" which one consideration is the presence of trampolines. A Home Insurance Company has up to 60 days to cancel a new policy if conditions they consider unacceptable are determined as a result of a new business inspection. So if you are considering changing Home Insurance Companies and have a trampoline on your premises, you may want to ask if they are allowed. You will probably find they are not. Many Home Insurance Companies also perform re-inspections every few years on homes they insure to make sure no unacceptable conditions have taken place prior to offering to renew a home insurance policy.

Some Home Insurance Companies will insure a homeowner who has a trampoline on their premises however they will require the homeowner to sign a specific, "Trampoline Liability Exclusion" in order to insure them. This is not a good idea as the exclusion means you have **NO** personal liability coverage related to bodily injury involving a trampoline. So if someone is injured while using your trampoline you have no insurance to cover this high-risk exposure. Trampolines have become so problematic to Home Insurance Companies several automatically issue all new home insurance policies with a mandatory "Trampoline Exclusion Endorsement" or clause which means you have **NO** personal liability coverage related to bodily injury involving a trampoline automatically.

My advice is to keep your children safe and don't assume the very high-risk exposure which goes along with putting a trampoline in your yard. Having the neighborhood children over to your home to jump on your trampoline is not a good idea. You are responsible for their safety and trampolines are dangerous. It would be sad to be on the receiving end of a lawsuit because a visiting person was injured, disabled or killed on your property while playing on your trampoline.

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