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September 2008 Newsletter

## Inflatables - "To Be or Not to Be"

### The benefits of using Church Underwriters:

- ♦ Available to all agents
- ♦ No volume commitments
- ♦ Competitive pricing
- ♦ "A" rated carriers
- ♦ Comprehensive coverage
- ♦ Quick turnaround

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[www.chuund.com](http://www.chuund.com)

We have noticed that churches are increasingly using inflatable amusement attractions for church events. We have also noticed an increase in large claims from the use of inflatables. Needless to say, the carriers we represent are not excited about many types of the inflatable attractions in use today. Many of the churches that have had claims have decided not to use inflatables in the future. Before your church client uses inflatables please consider the following:

- Inflatables are one of the most dangerous amusement attractions for young people
- Blow-overs and collapses due to equipment failure or improper setup can and do cause catastrophic accidents
- Lack of adequate supervision increases the danger of broken bones or neck/back injuries
- The most common safety hazard is allowing young children to participate with older children
- The most hazardous attractions include the "moon walk" and slides

The following will help reduce the church's exposure:

- Obtain a certificate of insurance from the company operating the attractions
- The church should be named as an additional insured on the insurance certificate (if the vendor doesn't have insurance, don't use them)
- Research the vendor/operator's experience, safety record & training requirements
- Make sure there is a trained operator supervising the attractions at all times
- Do not use inflatables on a windy day

Based on our loss experience, we do not recommend that churches use inflatables. If your church insured does use inflatables, they should use the risk management techniques previously listed.

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