While there are no current coverage restrictions in the Insurance Board program regarding inflatables, our opinion of them is one of concern. When two children collide, or one falls upon another, someone gets hurt. So the question is, how much hurt are you willing to risk in order to provide a “good time?”

Generally, we recommend you hire a company to set up an inflatable, and make sure the company is insured and provides you with a hold harmless agreement and a certificate of insurance. The company should provide trained staff members to set up and supervise. Are you using the “house” outdoors, and is it designed for outdoor use? Not all inflatables are. The inflatable should be anchored sufficiently to the ground. Heavy duty metal stakes should be used on grass (not 4 or 5 inch plastic ones). If the inflatable is being set up on asphalt, cement or indoors, more severe injuries can occur. Also, water bags or sandbags should be used. Verify that the inflatable is in good condition with no tears/holes/rips/fraying of tie downs.

We recommend at least 10-foot clearance around, or between inflatables. Most inflatables require the use of a blower for inflation. Our recommendation is that it be located within 50 feet of an outlet; if not, do not use an extension cord. We encourage use of a generator for power in this case. Make sure the cord and power outlet or generator are out of the activity area, and do not provide a tripping hazard. Each inflatable will have a recommended height minimum and weight maximum, we encourage you to follow the manufacturer’s recommendations.

Here are some minimum basic guidelines if you would like to use a bounce house at a church sponsored event:

- Wind is the number one enemy of an inflatable. Most manufacturers recommend removing children and/or deflating them when winds are 20 miles per hour.
- Only children 6 and older should play in an inflatable. Younger children may not have the balance or coordination to safely enjoy it.
- Having one child play at a time is the safest, but that’s not very realistic (or much fun), so only have children of similar age and size play inside at one time.
- Horseplay, flips and somersaults should be prohibited; that kind of play leads to the most dangerous injuries.
- Children should be required to remove their shoes, glasses, and jewelry.
- Always have an adult present, but not inside. Adults should be in a position to observe and intervene if children are engaging in horseplay or doing flips and somersaults.
- There are no national inspection guidelines or regulations for bounce houses; inspections are left to the states. Some have thorough inspection programs, and some have none. It is important to know about inspections to the bounce houses.
- All participants and/or their guardians should sign waivers.

Consider A Bounce House for Your Picnic?

Children love inflatables! Although these can be a lot of fun, there are some safety hazards that should be evaluated prior to their use. Insurance Board has been asked for our opinion of bounce houses, and whether there are policy restrictions pertaining to them.