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Insurers Bounce Trampoline Owners, Citing Safety Concerns

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Families may buy a backyard trampoline for exercise and amusement, but it can quickly bring trouble when it comes to property insurance. That's because most insurance companies see liability where kids and parents see fun. The companies cite risk of injuries to trampoline users and won't cover the devices. And don't think you're safe because your insurance company doesn't know you have a trampoline. If the insurer finds out, it may threaten to cancel your policy.

"Insurance companies do not like trampolines, period," said Toni DeToma of Mid-Florida Insurance Services in Winter Park.

Matt McKee of Oakland, Fla., contacted his insurance agent well before purchasing a trampoline two years ago. "His comment to me was, 'I can't deny your coverage because of it, but I sure would advise you not to get it,'" McKee said.

Bouncing on the trampoline is a favorite pastime for his three children, Aidan, 2, Ansley, 6, and Alex, 8.

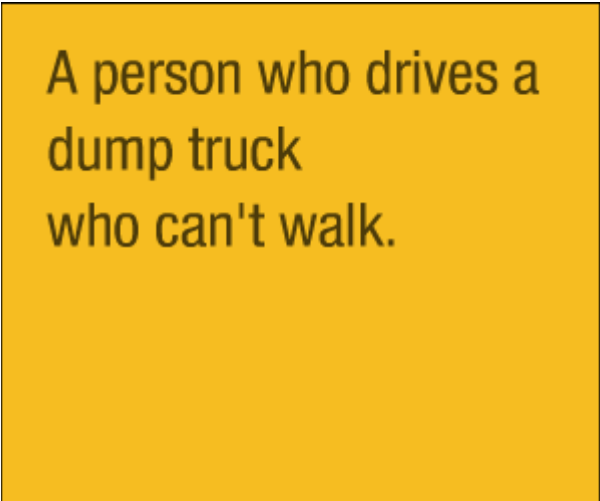
"We love it; we get tons of use out of it," said McKee.

But insurers still see the potential for danger: injuries that could result in a homeowners-insurance claim. And he was lucky that his company wasn't more forceful, other agents say.

"I think if you disclose it at the beginning, they'll tell you to get rid of it," said Brewa Kennedy, an agent with Today's Insurance Solutions in Orlando. "It's because of past loss or claims experience that insurers see trampolines as an invitation to something bad happening."

If Royal Palm Insurance discovers that a homeowner has a trampoline, the company requires a notarized statement indicating that the trampoline has been removed. If it is not removed, the company will cancel the policy, said Mark Riordan, a Royal Palm spokesman.

Not everyone takes the rejection of trampolines sitting down. When Royal Palm declined to insure one South Florida home because of a trampoline, the homeowner's teenage daughter called company management to ask for a reprieve, Riordan said.



A person who drives a
dump truck
who can't walk.

It didn't work.

For property owners who have found companies that will cover them even though they have trampolines, there are some requirements to keep their homeowners insurance.

"If they don't have it in a fenced yard, they could run the risk of having the policy canceled," said Adam Shores, a spokesman for Allstate.

But trampoline manufacturers don't think the product is as dangerous as others seem to think it is.

"There's been much made of a slight increase in trampoline injuries, but what the promoters of that statistic don't mention is that trampolines are safer today than they've ever been," said Arch Adams, president of Hartwell, Ga., manufacturer Fun Spot Trampoline.

Today's trampolines are smaller, rounder and easier to install than the trampolines of yesteryear. Injuries are less likely with a round trampoline than one with sharp edges, Adams said.

The Consumer Product Safety Commission estimates more than 92,160 children ages 2 to 16 were injured by trampolines in 2006, the last year for which complete data are available.

Don Dunlap of Orlando knows about the dangers of trampolines. About six years ago, his neighbors bought a new trampoline and planned to throw the old one away.

"They asked us if we wanted it, and we said, 'Sure,'" Dunlap said.

One day, as Dunlap's then-8-year-old son bounced on the family's new toy, he fell. His head was caught between the edge and the spring portion of the trampoline. The boy wasn't hurt, but "it could've been more serious," said Dunlap.

That kind of situation is exactly what worries insurers.

"Just about every company I write with specifically excludes liability arising from trampolines," said Kennedy.

Homeowners who insist on having trampolines are advised to follow instructions — and make sure their children never use them unsupervised.

Adams, of Fun Spot Trampoline, agrees with that advice. "Trampolines don't make good baby sitters," he said.

Trampoline instructions and product-safety-commission guidelines suggest that children younger than 6 not be permitted to use them. But keeping trampolines safe can be an expensive — and time-consuming — proposition.

"We just go with adult supervision and try to limit the amount of kids on the trampoline," McKee said.

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