## Catholic Mutual. . . "CARES"

## **USE OF INFLATABLES/BOUNCE HOUSES**

Inflatables have become a popular choice for entertainment provided at parish festivals. They are also used for school carnivals or as a special reward for class achievements. There is a large variety of inflatables offered in the marketplace today. Most can be used relatively safely when proper safety precautions are taken. However, there are several inflatables that Catholic Mutual Group recommends against using. These include (but are not limited to) the Bungee Run, Boxing Ring, Gladiator Arena, Jousting Arena, Velcro Wall, and the "Wet Slip and Slide". If you have questions on a particular inflatable that is not mentioned, please contact the Risk Management Department.

Most rental companies require the parish/school to sign an agreement/contract when renting an inflatable. Many of these agreements/contracts contain hold harmless, indemnity, or similar insurance wording and should be reviewed by Catholic Mutual. These contracts/agreements could contain hold harmless and indemnity wording that requires the parish to pay for *any* type of claim which happens during use of the inflatable. Your insurance program does not provide automatic insurance coverage for *any* type of claim that happens at *any* time. These agreements/contracts may also require the parish/school to be responsible for any damage that occurs to equipment which is rented. In these instances, the parish/school agrees to pay for damage to the equipment regardless of how it happens, even if the damage was due to natural causes such as wind or lightning. Your insurance program does not provide automatic insurance coverage for another organization's property. Considering this, the parish would be responsible for the damaged equipment.

A parish/school should never sign an agreement/contract which contains wording described above. It is only acceptable to take responsibility for claims or property damage which the parish would be legally responsible for in the absence of the agreement/contract. Remember that no matter how small an agreement/contract may be, if it contains unfavorable hold harmless, indemnity or reimbursement language, the parish/school is risking severe financial exposure if a liability claim or property damage occurs.

If the inflatable will be provided by a vendor that will be responsible for setting up and taking down the equipment as well as providing the staff to supervise use of the equipment, the attached Vendor Hold Harmless/Indemnity Agreement should be signed by the vendor. Since the vendor would have full control over the use of the equipment, they would also need to provide a Certificate of Insurance naming the parish/school and the (Arch) Diocese as "additional insured".

Catholic Mutual Group's Risk Management Department is available to answer any questions you have regarding the type of inflatable you wish to use or to review your agreement/contract with the rental company. To ensure safe operation of the equipment, the attached "Inflatables/Bounce House Rules" should be followed.

## INFLATABLES/BOUNCE HOUSE RULES

- 1. Unit must be operated over a smooth surface such as grass or a hard top surface. Do not operate on rough surfaces such as rocks, bricks, glass or any jagged object(s).
- 2. Unit must be anchored prior to use and deflated in high winds or gusts.
- 3. Do not allow unit to be located within five feet of any fixed object such as a wall or pole.
- 4. Make sure air intake has no obstructions or kinks as this could cause collapse of unit.
- 5. Do not set unit up next to rides or equipment that uses diesel, gasoline, or propane fuel.
- 6. Always have an adult present to screen and supervise riders.
- 7. Do not allow anyone to jump or play on a partially-inflated unit.
- 8. Do not allow riders to play or climb on outside walls, sides, or roof of unit.
- 9. Do not allow riders to hang on or pull netting or columns.
- 10. Do not allow flips, horseplay, or roughhousing on unit.
- 11. Always follow number of riders listed on rental agreement as each inflatable is different in size.
- 12. Compatible age groups must play on equipment at same time. Age groups must not be mixed.
  - Recommended groups:
    - o Age 3-4
    - o Age 5-7
    - o Age 8-12
    - o Age 13-16
    - o Age 16 and older
- 12. ALWAYS follow contract operation guidelines for numbers allowed in each group according to size of unit rented.
- 13. All riders must remove shoes, eyeglasses, and other sharp objects before entering unit. SOCKS MUST BE WORN.
- 14. Do not plug or unplug blower repeatedly as it will cause overheating and damage
- 15. NEVER put a hose or water on the unit.
- 16. In case of rain, remove riders immediately. Jumping source is slippery and dangerous when it becomes wet. Unplug motor from electrical source. After deflated, fold unit upon itself to keep play area dry.