

**U.S. ROTARY CLUB & DISTRICT LIABILITY INSURANCE PROGRAM**  
**LOSS PREVENTION STRATEGIES**

## **Inflatables, Amusement Rides/Commercial Tents & Canopies**

### **UNDERSTANDING THE INSURANCE COVERAGE**

The Program **does not** provide coverage for: Damage to property in the care, custody, and control of an Insured. This includes, but is not limited to, equipment, such as inflatables, tents and canopies or personal property.

Inflatable amusement rides are defined as air-filled structures made of flexible fabrics that are inflated by a blower unit to maintain internal air-pressure.

### **LOSS PREVENTION STRATEGIES**

#### **INFLATABLES & AMUSEMENT RIDES:**

- Use a reputable vendor who maintains their equipment, has staff trained/experienced in inflatable operations, and understands the manufacturer's required safety measures. **Insist that the vendor install and operate the inflatable or amusement rides.**
- Contractually require the vendor to maintain general liability insurance with your club/district named as an Additional Insured on a primary and non-contributory basis. See **Loss Prevention - [Contract Best Practices](#)** for specific insurance language to use.
- If the vendor requires your Club to maintain property coverage on the inflatable/tent, the Club can:
  - delete this requirement from the agreement,
  - or purchase property insurance;
  - there is no Property coverage under the Program and the Program's General Liability policy does not cover property in the club's care, custody, or control.
- Ensure the vendor contractually agrees to **follow all industry best practices and government regulations**, including the U.S. Consumer Product Safety Commission (CPSC) guidelines issued for inflatables.
- **For events lasting more than a day, daily checks should occur** before use in accordance with the manufacturer's requirements, including:
  - confirming the inflatable/equipment is properly anchored;
  - verifying there are no holes or rips in the fabric or seams;
  - inspecting equipment for any exposed electrical contacts; and
  - reviewing weather forecasts.
- **An operator must always attend/supervise the inflatable and riders.** Attendants should stand in a position where he/she has a clear view of riders. For example, per CPSC guidelines, a minimum number of two operators should be assigned to large inflatable slides over 15 feet tall and one operator for an inflatable bounce or small slide under 15 feet.

Nothing in this document can be construed to extend, alter, vary, or waive any of the provisions of the insurance policy described; coverage is always subject to policy terms and conditions. The information in this document is intended to help Rotarians and Rotaractors manage risk. The information does not constitute professional, legal, financial or insurance advice. It is highly recommended that you contact a local legal, financial or insurance professional for such advice.

## U.S. ROTARY CLUB & DISTRICT LIABILITY INSURANCE PROGRAM LOSS PREVENTION STRATEGIES

- A trained club member should also be onsite to supervise the vendor and equipment use. This person should have the authority to close the ride if necessary.
- Never position an inflatable or amusement ride near power lines, trees, over sprinkler heads or any obstructions.
- Never allow anyone onto the inflatable who is impaired by drugs or alcohol.
- No one should be allowed on the inflatable while it is being inflated or deflated. Deflate when not in use. There should be no deviation from the manufacturer's suggested inflation pressures and the number of blowers.
- **Do not use inflatables during inclement weather** (rain, wind, etc.), including if wind becomes excessive (15 mph or more).
- If there is a slide, ensure landing zone is clear before the next rider is allowed to slide down.
- **Riders should not exceed maximum weight, height, and occupancy**, as specified on safety plaque and/or manufacturer's requirements. Operators should know what the manufacturer's maximum load capacity is and not allow the maximum load capacity to be exceeded.
- Riders should slide in the proper manner demonstrated on safety plaques (feet first).
- No sharp objects should be allowed on/inside the inflatable (i.e., shoes, keys, buckles, purses, pens, sunglasses, necklaces).
- Riders should be properly dressed and wear socks to avoid skin burns.
- Do not allow any food, drink, or candy (including gum) on the inflatable.
- No climbing or hanging on outside walls.
- No rough or horseplay, tumbling, flipping, wrestling, chasing, piling on others inside the inflatable, or any other aggressive behavior.
- Post and communicate safety procedures to staff, parents, volunteers, and riders. Seek parental permission (waivers) when possible.
- *All volunteers and participants should sign waiver and release forms to confirm they understand and accept the risks associated with the activity.*
- Anchors must be fixed, stationary objects and be located so they do not create additional hazards.
- **Follow the manufacturer's owner/operator manual** for site layout, inflatable procedures, ropes, tethers, tie-downs, anchors, use temperature range, maximum number of riders, size of riders, electrical codes, daily operation, daily inspection, washing, repair, deflation, drying, storage, and transportation.
- Have a plan in place to take down the inflatable, and/or vacate the area if weather becomes unsafe for use.
- Reference the following safety bulletin from the U.S. Consumer Product Safety Commission for more information on Inflatable Amusement Rides: [https://www.cpsc.gov/s3fs-public/pdfs/blk\\_media\\_amusemnt.pdf](https://www.cpsc.gov/s3fs-public/pdfs/blk_media_amusemnt.pdf)

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### AQUATIC INFLATABLES

- Aquatic inflatable amusement rides pose a significant drowning risk. Reference the following guide, Understanding the Risk of Aquatic Inflatables, before including them in your event:  
<https://www.greatamericaninsurancegroup.com/content-hub/loss-control/details/understand-the-risk-of-aquatic-inflatables>

### COMMERCIAL TENTS & CANOPIES:

A commercial tent is defined as a large tent requiring anchorage.

- Use reputable vendors who maintain their equipment, have staff trained/experienced in the operation of setting up and taking down the tents, and understand required safety measures. Insist that the vendor set-up the tents.
- Contractually require the vendor to maintain general liability insurance with your club/district named as an Additional Insured on a primary and non-contributory basis. See **Loss Prevention - [Contract Best Practices](#)** for specific insurance language.
- If the vendor requires the Club to maintain property coverage on the Inflatable/tent, the Club can
  - delete this requirement from the agreement
  - or purchase property insurance;
  - the Program does not include Property coverage and the Program's General Liability policy does not cover property in the club's care, custody, or control.
- Ensure the vendor contractually agrees to follow all industry best practices and local regulations. In some cases, the vendor may be able to obtain a permit, if required, on behalf of your club.
- For events lasting more than a day, daily checks should occur before use in accordance with the manufacturer's requirements, including:
  - confirming the tent/canopy is properly anchored;
  - verifying there are no holes or rips in the fabric or seams;
  - inspecting equipment for any exposed electrical contacts; and
  - reviewing weather forecasts.
- Never position a tent near power lines or trees. Make sure the tent is set up on a flat and even surface. Check for utility lines buried in the ground.
- Have a plan in place to take down the tent, and/or vacate the area if weather becomes unsafe for use.

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