



Chideock Parish Council

Est. 1988

16th August 2024

Dear Lyn

Re: INSURANCE COVER FOR TRAMPOLINE

Thank you for your email and to set your mind at rest the decision to withdraw the use of the trampoline was made with the full agreement of the parish council members, who are continuing their considerable efforts towards finding a solution to the current situation that will protect its young users and fulfil the duty of care required of the councillors.

You have noted several aspects of the current Insurance policy which in your view indicate that cover is provided. Let us be quite clear about this: the Chideock Parish Council (CPC) insurance policy covers the play equipment in Clapps Mead for fire, theft, damage and for personal injury. The new trampoline is covered for fire, theft and damage but not for personal injury.

The promotional literature provided by Hucks Nets can be confusing as it uses the term trampoline and 'bounce' equipment to refer to the same item. However, whatever term is applied makes no difference to the insurers.

It is also not really helpful to compare ourselves with Bridport Town Council's level of insurance for its areas of responsibility, which includes trampolines among their play equipment. To cover all of their responsibilities their insurance premium is up in the tens of thousands of pounds. The annual CPC premium is around £700 pounds for all of the council's areas of responsibility including play equipment, which gives no incentive to the insurance company to offer additional personal cover for play equipment considered to carry high personal risk of injury.

In the interest of all concerned the trampoline was taken out of service on the 3rd of August. Since this time, we have approached a new Insurance Broker requesting that they search the marketplace to try and find cover for the CPC's responsibilities including for persons using the trampoline as installed in Clapps Mead. To date, out of the twelve companies contacted, eleven have declined to offer the CPC cover, mainly due to the trampoline. There is one company left who may be willing to provide cover, however the CPC insurance premium will increase to in excess of four thousand pounds.

We have spoken with Hucks Net recently about our dilemma to see if they have any advice to offer. They declined to comment on the problems of insurance of play equipment as their role is to supply reputable equipment. As you can see our issues are not with the equipment or its quality but with resolving how to make it available for safe use. As it is currently un-insured for personal injury any liability ensuing will rest with past and present councillors.

Yours sincerely

Caroline Parkins

Cllr Caroline Parkins
Chairman - Chideock Parish Council