

What Every Homeowner Should Know About Trampolines

The Buffalo News

Are your kids begging for a trampoline? You're not alone. Hundreds of thousands of backyard trampolines are sold in the U.S. every year, much to the delight of aspiring young acrobats across the country.

But trampolines can also pose a risk to those young acrobats. Over 100,000 people — more than 90% of whom are children — wind up in the emergency room with trampoline-related injuries every year, according to the U.S. Consumer Product Safety Commission.

If you're a homeowner considering a trampoline, or you already bought one and haven't told your insurance company about it, you need to know how that new toy could impact your [homeowners insurance](#).

Are trampolines covered by home insurance?

Many insurers consider a trampoline to be an “[attractive nuisance](#),” which means children will likely try to use it without fully understanding the risks. It also means you may be held liable if a child is injured on your trampoline, even if they use it without your permission.

Home insurers differ in how they address backyard trampolines. NerdWallet asked over a dozen large insurers how they cover trampolines, and the eight that responded show how widely the coverage rules can vary:

- Some said they include coverage for trampolines as part of a standard policy with no extra charges.
- Others said they cover trampolines as long as the trampoline meets certain safety rules.
- Some companies charge an additional fee, while others don't.
- Another company covers trampolines, but with a limit to the amount of liability coverage.

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Be aware that some companies won't cover you at all if you have a trampoline, says Will Lemanski, an independent insurance agent in Michigan who works with several large insurers. Lemanski says that an insurer typically won't cover you because of its history with trampolines and overall risk tolerance, rather than your specific situation.

What should homeowners do to make sure they're covered?

The only way to know for sure if you're covered is to ask your insurer directly, says Amy Bach, executive director of United Policyholders, a nonprofit and advocate for people with insurance. Ideally, you'd ask before you buy the trampoline.

You need to know "whether your [home] insurance policy would provide you with a defense if somebody were to sue you for a trampoline injury," she says.

Even if your trampoline is covered when you first buy it, it's important to keep tabs on your insurance company's rules, Bach says. How — or even if — your insurance covers trampolines can change over time.

It's typically in your best interest to ask your insurer, even if doing so could lead to higher premiums or finding a new insurer. The cost of your insurer refusing to cover a trampoline liability claim would likely be much higher than any expenses from changing your policy.

Lemanski also suggests increasing your personal liability limit and adding personal [umbrella insurance](#). A personal umbrella policy typically costs from \$150 to \$300 per year and provides liability coverage, with high limits that often start at \$1 million.

How can homeowners avoid trampoline claims altogether?

The best way to ensure you're covered is to prevent an accident from happening in the first place. Lemanski suggests trampoline owners take as many safety precautions as possible, including:

- Putting up netting around the trampoline to reduce the risk of someone falling off.
- Positioning the trampoline away from concrete and fences.
- Making sure you know who's on it. "Don't let eight of your neighborhood kids play on it with your kid, because it's an accident waiting to happen," Lemanski says.