

INSights



A FOREST INSURANCE PUBLICATION



The Risky Business of Trampolines

COMMON QUESTIONS AND ANSWERS ABOUT HOMEOWNERS INSURANCE AND TRAMPOLINES

You know your kids would love a trampoline—they tell you so constantly—but something tells you that your homeowners insurance company may not. And, you could be right.

According to the *Journal of Pediatric Orthopedics*, more than one million people visited the ER for trampoline-related injuries between 2002 and 2011. The total cost of the injuries alone? More than \$1 billion.

The figures can make an insurance company wary. That's not to say it's impossible to get insurance coverage when you own a trampoline. But you should know what you're getting into before you get one. Let's take a closer look at some of the most common questions regarding trampolines and home insurance.

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TRAMPOLINES & INSURANCE	CHARITY OF THE QUARTER
TRIVIA	CONGRATS SUSAN HUIZINGA, CISR
WELCOME MARIJANE BRANGLE	SIMPLIFY YOUR LIFE
MILESTONES	REFERRALS

Misrepresenting your property to an insurance carrier—for example, telling your insurer you don't have a trampoline when you actually do—is grounds for claim denial and policy cancellation in some states.

IS IT TRUE SOME INSURANCE COMPANIES WON'T COVER MY HOME IF I OWN A TRAMPOLINE?

Sometimes. Typically, when you purchase a home insurance policy, you're not only buying coverage for your house and personal property, but liability coverage too. Liability coverage may pay for things like the medical bills or pain and suffering for someone who was hurt on your property. This may happen if someone trips on a sidewalk you neglected to maintain, gets bit by your dog, or falls off your trampoline. Some insurers, but not all, simply consider trampolines too costly to insure due to the liability risks. Others make coverage readily available, though they may require safety equipment, like a net and pads, as a stipulation of coverage.

CAN I PAY EXTRA TO COVER MY TRAMPOLINE IF MY POLICY DOESN'T ALREADY COVER IT?

It depends on the insurance company. Those that are okay with trampolines may add a premium surcharge onto the policy.

I'M CERTAIN MY FRIENDS AND FAMILY WOULD NEVER SUE ME, SO IT'S SAFE TO GET A TRAMPOLINE—INSURANCE OR NO INSURANCE—RIGHT?

If you don't think your friends or family would sue you should an injury occur, think again. If someone needs surgery or is out of work or school, they will most likely look for compensation. Even if they don't want to sue you, one of the first questions asked during an ER visit nowadays is, "Were you injured at work, in a car, or at someone's home?" This allows health insurance companies to seek reimbursement for the cost of medical care from other types of insurers, such as a home insurance carrier. *(continued on next page)*



TRIVIA

ANSWER THE QUESTION BELOW FOR A CHANCE TO WIN A \$10 GIFT CARD.

This dark, chewy treat was invented at Chicago's Palmer House, when Bertha Palmer, wife of millionaire hotelier Potter Palmer, requested a new dessert to serve at the 1893 World's Columbian Exposition. **CAN YOU NAME IT?**

Email your answer to trivia@forestinsured.com for a chance to win a \$10 gift card.

Congratulations to George Anagnost, who correctly guessed the answer to last issue's trivia question was Walt Disney—the Chicago native and pop culture phenomenon who studied drawing at the Art Institute of Chicago. Thank you to everyone who submitted answers.



WELCOME ABOARD

Marijane "MJ" Brangle

HAPPY BIRTHDAY

Judy Shelstad (7/19)

Dan Browne (7/31)

Marcia Hahn Johnson (8/15)

Melissa Keshen (8/25)

Susan Huizinga (9/25)

HAPPY FI ANNIVERSARY

Dan Browne (42 yrs)

Susan Huizinga (1 yr)

Maria Jamroz (2 yrs)

Jeanine Veldman (8 yrs)

The Risky Business of Trampolines

(continued from page one)

IF I RENT MY HOME, CAN I GET INSURANCE COVERAGE FOR A TRAMPOLINE?

If you're a renter, you should get renters insurance, which is subject to the same guidelines as a homeowners policy. If an insurance carrier allows trampolines for homeowners, it will likely do the same for renters and vice versa if it bans them.

AS A LANDLORD, SHOULD I ALLOW MY TENANTS TO GET A TRAMPOLINE?

Most likely not. If someone is injured on a tenant's trampoline and sues, you will also most likely be named in the lawsuit, given that you own the property. If your tenant does not have any insurance, you may be the only one named. In either case, if your landlord insurance policy allows trampolines, you may have some liability coverage for the lawsuit, according to your policy. If it does not accept trampolines, you could be responsible for the costs on your own.

IF I HAVE A TRAMPOLINE, SHOULD I CONSIDER AN UMBRELLA POLICY?

If you have a home insurance company that allows trampolines, you should absolutely consider purchasing an umbrella policy through the same carrier. Umbrella insurance provides extra liability protection on top of what your personal auto insurance or home insurance provides. Given that owning a trampoline could increase your risk of getting sued, you could very well appreciate the additional layer of financial protection that an umbrella policy provides.

DO I REALLY HAVE TO TELL MY INSURANCE AGENT ABOUT MY TRAMPOLINE?

Without a doubt. It's better to know up front whether or not your carrier will cover trampoline-related incidents. Misrepresenting your property to an insurance carrier—for example, telling your insurer you don't have a trampoline when you actually do—is grounds for claim denial and policy cancellation in some states.

Bottom line, if you just can't resist your children's plea for a trampoline, check in with your insurance agent first. Independent agents such as Forest Insurance represent many insurance companies, not just one, so they have an understanding of which carriers will or will not cover a trampoline. It sure beats researching all the different carriers yourself, and it definitely beats any unpleasant insurance surprises that might spring up from owning a trampoline. ▲

Content courtesy of [Safeco](https://www.safeco.com). For more information on trampolines, homeowners insurance, and umbrella coverage, contact the independent agents at Forest Insurance at 708-383-9000.

Charity of the Quarter Thrive Counseling Center



For every referral we received during April, May and June, we made a \$10 donation to [L'Arche Chicago](#). In all, we were able to donate \$340 to L'Arche Chicago during Q2. Thank you for helping support a wonderful cause!

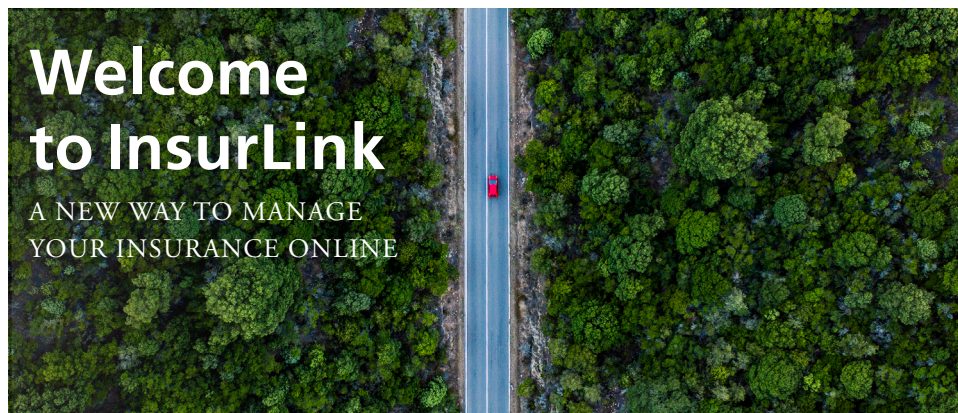
For Q3, our Charity of the Quarter is [Thrive Counseling Center](#). So, for every friend, colleague or family member you refer to us for a quote from July through September, we'll not only send you a \$10 gift card, we'll also make a \$10 donation to [Thrive](#)! ▲

Serving the Oak Park and River Forest communities since 1898, Thrive Counseling Center works to alleviate suffering and empower individuals and families to live healthier and more hopeful lives through a range of professional mental health and community prevention services including crisis intervention, psychiatric treatment, individual and group therapy, and an array of wellness programs.

Thrive's mission is to build healthy minds, families, and communities by empowering people to attain mental and emotional well-being. Hope, resilience, and recovery form the heart of Thrive's programs and services. Visit www.thrivecc.org to learn more.

Welcome to InsurLink

A NEW WAY TO MANAGE
YOUR INSURANCE ONLINE



View your policies and claims history, print auto ID cards, exchange documents with your account manager, and more whenever you want through Forest Insurance's new InsurLink Portal.

We'll send you an invitation to join, and all you have to do is set up your login information. Be sure to bookmark the page so your account is always at your fingertips. ▲

If you have any questions about our new InsurLink Portal, just call 708-383-9000 during regular business hours and we'll be happy to help.

CONGRATULATIONS

Congratulations to Susan Huizinga on earning the Certified Insurance Service Representative (CISR) designation. Well done!

SIMPLIFY YOUR LIFE

FOREST INSURANCE
CAN CONSOLIDATE
ALL YOUR INSURANCE
ACCOUNTS

Home | Auto | Umbrella
Jewelry | Fine Art
Private Client
Aviation | Life
Business | Commercial

REFERRALS

When you refer someone to Forest Insurance, we'll send you a \$10 gift card and enter your name into our quarterly raffle. In addition, we'll also make a \$10 donation to our Charity of the Quarter, which, July through September, is [Thrive Counseling Center](#).

Thank you to our clients who referred a friend or family member during April, May, and June:

LaVerne Collins
Dulce Hogar Inc
Christa Halstead
Manola Construction LLC
Kate Susmilch
Aixa Torres
David & Meredith Bennett
Catherine's Flight Instruction, LLC
Robert Climack
Jensine Fitzgibbons & Timothy Hotze
Brian & Anna Jean Flanagan
Kulmeet Galhotra
Bill & Martha Gilmer
Patricia Johnson
David Merriweather
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SoLaMich Aviation LLC
Kate Susmilch
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Cecilia Saavedra



Maria Lopez



Cristine Saucedo



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