BOUNCE HOUSE BUSINESS INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your equipment, event types and setup operations so you can compare policies fairly.

1 Identify Risks | 2 Match Coverage | 3 Check Requirements | 4 Compare Fit | 5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR BOUNCE HOUSE OPERATIONS

Record the inflatables you rent, the events you serve, and how your setup and delivery team operates.

TIP: Include every unit type and event setting. An insurer may price a water slide or mechanical ride differently from a standard bounce house.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Number of inflatable units:	**Years in business:**	**Annual payroll:**
Employees (including seasonal):	**Total equipment value:**	**Claims in past 5 years:**

Equipment You Rent Out

- ☐ Standard bounce houses
- ☐ Combo units (bounce + slide)
- ☐ Inflatable water slides
- ☐ Obstacle courses
- ☐ Interactive sports inflatables
- ☐ Inflatable movie screens
- ☐ Tents, tables and chairs
- ☐ Generators and power equipment
- ☐ Concession machines (popcorn, snow cone)

How Your Business Operates

- ☐ Deliver and set up at private residences
- ☐ Set up at public parks or fields
- ☐ Serve churches, schools or daycares
- ☐ Serve corporate events or company picnics
- ☐ Operate at festivals, fairs or carnivals
- ☐ Provide staffed attendants with rentals
- ☐ Allow unsupervised use after setup
- ☐ Own or lease delivery trucks or trailers
- ☐ Hire seasonal setup and delivery crews

Compare Two Rental Scenarios

SCENARIO	SCOPE AND VALUE	EQUIPMENT AND SETUP	EVENT LOCATION	WHAT COULD DISRU
Typical rental				
Large event				

Anything an insurer should know about your business:

2. MATCH YOUR BUSINESS RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	Children and adults jump, climb and slide on your equipment, creating injury and fall risk.	**General liability**	Participant injury limits, per-occurrence and aggregate
☐	Your inflatables could be defective, improperly anchored or fail during use, causing harm.	**Product liability**	Covered equipment types, manufacturing defect and recall
☐	You own inflatables, generators, trailers and setup equipment worth thousands to replace.	**Commercial property / inland marine**	Equipment value, transit coverage and theft
☐	You own or lease trucks and trailers to deliver and transport inflatables to event sites.	**Commercial auto**	Vehicles, drivers, towing and physical damage
☐	You hire setup crews, delivery drivers or event attendants.	**Workers' compensation**	Payroll, job duties (setup vs. attendant) and state rules
☐	Wind, storms or weather could damage equipment or injure participants during an event.	**Weather-related incident coverage**	Wind speed thresholds, weather exclusions and damage limits
☐	Your equipment could damage a client's yard, driveway, fence or venue property during setup.	**Property damage liability**	Covered damage types, per-incident limit and exclusions
☐	A park, school, church or festival requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	A mechanical breakdown or blower failure could cancel rentals and lose revenue for days.	**Business interruption / equipment breakdown**	Covered causes, waiting period and revenue calculation
☐	You accept online bookings and process card payments through your website.	**Cyber insurance**	Data types covered, breach response and payment card exposure

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. CHECK PERMIT AND VENUE REQUIREMENTS

Use the rules from your city or county, venue requirements and any event organizer or client contracts.

Documents to Gather

- [ ] City or county amusement permit
- [ ] State inflatable safety regulations
- [ ] Existing certificates & endorsements
- [ ] Park, school or church venue requirements
- [ ] Festival or event organizer contracts
- [ ] Equipment inspection or safety reports

Permit and Venue Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Product liability limit			
Commercial auto limit			
Workers compensation proof			
Additional insured endorsement (venue)			
Waiver of subrogation			
Equipment inspection certification			
Amusement ride or inflatable permit			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Total equipment replacement value:	**Number of inflatable units:**
Average rentals per week (peak season):	**Number of delivery vehicles or trailers:**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- [ ] Insurer reviewed venue and event organizer terms
- [ ] Named insured matches legal business name
- [ ] Water slides and mechanical units confirmed as covered
- [ ] COI matches policy after all changes
- [ ] All vehicles and trailers listed on auto policy
- [ ] Policy starts before peak rental season

DO NOT STOP AT THE VENUE MINIMUM: A park, school or festival's requirements protect them. Check whether your own equipment investment, participant injury exposure, delivery vehicles and weather-related risks also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts inflatable rental businesses and the equipment types and events you serve.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover bounce house and inflatable rental businesses?		
Will it cover backyard parties, public parks, schools and large festival events under one policy?		
Does the policy cover participant injuries from falls, collisions and equipment failures?		
Are water slides, obstacle courses and mechanical rides covered or excluded?		
Does it cover property damage to a client's yard, driveway or venue during setup and takedown?		
Can it insure your full inventory of inflatables, generators and setup equipment in transit and storage?		
Can you get a revised COI quickly enough to meet a venue or event organizer deadline?		
Does the policy address wind-related incidents and set clear weather safety thresholds?		
Who manages the claim if a child is injured on your equipment at a third-party event venue?		

Rank Your Priorities - Choose Your Top Four

- ☐ General liability for participant injuries
- ☐ Inland marine for equipment in transit
- ☐ Commercial auto for delivery vehicles
- ☐ Weather and wind incident coverage
- ☐ Product liability for equipment failure
- ☐ Fast COIs for venues and event organizers
- ☐ Property damage to client locations
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same equipment inventory, event types, vehicle count and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Product liability limit and equipment types			
Inland marine / equipment coverage limit			
Commercial auto limit (trucks + trailers)			
Workers' comp payroll and classifications			
Property damage to client locations			
Weather and wind incident terms			
Water slide and mechanical ride coverage			
Business interruption / equipment breakdown			
Festival and large event coverage terms			
Major excluded equipment or event types			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All equipment types and event settings described
- ☐ Equipment inventory value and vehicle count match
- ☐ Water slides and mechanical rides confirmed or excluded
- ☐ Venue and event endorsement requirements included
- ☐ You understand audit and cancellation terms
- ☐ You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You add water slides, obstacle courses or mechanical units, purchase new delivery vehicles, begin serving large festivals or corporate events, hire setup staff, expand to new cities or states, or add concession rentals.