

GOING TO EXTREMES

Think twice before making your backyard totally rad

Drive through a neighborhood with young families, and you'll see them almost everywhere—trampolines, skateboard ramps, half-pipes and other accoutrements of backyard extreme sports. Children from preschoolers through high schoolers have discovered the thrill of bouncing, jumping and flying through the air on wheels.

Just about any kid will tell you—trampolines and ramps are fun. The statistics on such apparatus, however, are anything but. The U.S. Consumer Product Safety Commission (CPSC) says that in 2003, there were 98,400 trampoline-related injuries, 70 percent of which involved children ages 5 to 14. Children also suffer more than 50,000 skateboarding injuries each year, according to CPSC statistics.

“Let's face it—these activities are dangerous and that's one reason why kids engage in them,” says Angela Mickalide, Ph.D., program director for the National SAFE KIDS Campaign. “(Taking risks) is a normal part of child development.”

Because of the risks, skate ramps, half-pipes and trampolines can also have wide-ranging effects on homeowners insurance policies—from higher premiums to outright exclusion for some pieces of equipment.

What does that mean for homeowners? Think twice before making your backyard an extreme sports zone.





BEEN THERE

Allison Lienhard of Lehigh, Pa., still gasps when remembering her turn on a backyard trampoline her first weekend of college. “There were three or four of us on the trampoline, all jumping,” she says. “I came down as the trampoline was coming up. My knees buckled and smashed into my face.”

Her friends rushed her to the emergency room, where doctors compared her smashed nose to the broken shell of a hard-boiled egg. “The entire thing was cracked up,” she says. “The trampoline was literally like concrete. You think they’re soft and bouncy, but they’re not.”

The majority of skateboarding-related hospital visits are by teenagers, with more than 86 percent being male skaters. Skateboarding injuries have increased every year since the early 1990s, as extreme sports shows have gained in popularity. Teenagers emulate the moves they see on television.

Mickalide points to recent studies that say teens’ brains are wired to encourage up until the dangerous behavior age of about 25. “They love these kinds of sports,” she says. “That particular part of the brain doesn’t physiologically develop until 25, and they enjoy behaviors that put them at risk.”

WATCH CLOSELY

That said, the CPSC doesn’t classify skateboarding as a particularly dangerous behavior, mainly because the use of proper safety gear can significantly decrease the risk of injury. Helmets and wrist guards can go a long way in preventing injuries, and skaters are strongly encouraged to wear both while on their wheels.

Additionally, kneepads and elbow pads can help prevent serious scrapes and breaks.

The agency urges parents of trampoline users to carefully monitor children while jumping, ensuring that only one child is on the apparatus at a time. They also recommend prohibiting flips or somersaults to prevent landing on the neck, and using padding to cover all springs, hooks, and framework.

“We would probably recommend that children not engage in extreme sports,” says SAFE KIDS’ Mickalide. “But if they do, they need to practice some specific safety behaviors, including wearing all of the gear including a helmet, warming up properly before beginning, and being checked by a physician before their first session.”

INSURANCE CONCERNS

Children’s brains may be wired to take risks, but parents’ should be wired to avoid them. Bob Bregman, senior research analyst with the International Risk Management Institute (IRMI), says homeowners should check with their insurance agent before installing equipment such as a trampoline or skate ramp.

“The distinction is whether the ramps and trampolines are used just by your own kids, or whether a whole bunch of the neighborhood is there,” he says. “If I had a bunch of kids from the neighborhood coming over, I’d tell my agent. The last thing you want is for a kid to get injured.”

ERIE’s Terry McConnell, manager of Personal Lines Underwriting, says although a homeowners’ policy may provide liability coverage for backyard equipment, it’s best to discuss what’s covered with your agent. ▶

“Most insurance companies are extremely cautious when asked to insure people who have trampolines, skate ramps or other backyard extreme sports equipment on their property,” he says.

“Most of the claims we see from trampolines happen when property owners are there supervising—which indicates just how inherently dangerous they can be. If you land wrong, chances are you’re going to get injured.”

Instead, McConnell recommends finding a skate park or gymnastics center that is supervised and requires safety equipment.

For Allison Lienhard, though, that’s not a problem. Now the mother of two young girls, she says her single trampoline experience was enough to

scare her away from any kind of extreme backyard equipment.

“There will never be one in my yard—ever,” she says. “I am not kidding when I say we’ve been invited to birthday parties with trampolines, and I have not gone just because of that.” •

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HELMETS: ALWAYS A GOOD IDEA

If there was one, inexpensive piece of safety equipment that could prevent 85 percent of head injuries from biking or skating accidents, wouldn’t you want your child to have it?

A simple bike helmet, available at discount stores for as little as \$10, will not only do that, but prevent 88 percent of brain injuries as well. And with more states requiring them for all biking, manufacturers are making helmets stylish and fun to wear.

“Helmets are one of the most effective safety devices for children today,” says Angela Mickalide, Ph.D., program director for the National SAFE KIDS Campaign. “There is nothing that conveys more protection to a child than a helmet.”

And there’s more good news: finding a protective helmet that fits right is a snap.

“You just need to look for a helmet with a USPC sticker,” says Mickalide. The sticker certifies the helmet as safe according to the U.S. Product Safety Commission.

Once you’ve found the sticker, three simple tests indicate which helmet fits your child (or yourself) properly:

1. Put the helmet on and snap the straps. If the brim of the helmet rests about two inches above the eyebrows, it’s on correctly.
2. With the straps fastened, use your index and middle fingers to form a “V” under the ear. It should fit perfectly over the straps.
3. Still with straps fastened, have the child open his or her mouth widely. The helmet should move a little and the child should feel a slight tug.

The Styrofoam insulation inside the helmet will deteriorate after about five years. And helmets should be replaced after any crash or trauma, or when a child’s head grows and the helmet no longer fits properly.

“We asked children a few years ago if they didn’t always wear a helmet, what would it take to get them to wear one,” Mickalide says. “They said if they knew someone who’d been injured, if there was a law mandating it, or if their parents made them. That speaks volumes to how important parental persuasion is.” •

