

Industry insurance guru answers questions about non-skating coverage

By Kathy Bergstrom

It's worth checking out, but in most instances a rink owner's insurance will cover non-skating activities on rink floors, one insurance expert says.

Louis Magliato, director of property and casualty for insurance broker JBL Trinity Group LTD, said most insurance companies provide insurance for the majority of activities occurring at skating rinks. That includes non-skating activities like teen dances, he said.

Based in Matawan, N.J., JBL Trinity

Group has about 300 roller skating rink clients across the country.

Many rinks require everyone on the skating floor to wear skates during sessions, including parents who want to help their young children skate. It's fine to have such a policy, but he believes there are benefits to having parents not wear skates, Magliato said.

"A benefit could be you don't have to worry about them falling down," he said.

Typically parents on skates will try to save a child from falling and risk losing their balance and injuring themselves, he

said.

If they're not on skates walking on the skating floor in the same direction as the skating flow, "I see it as benefit not as a detriment," he said.

But he's spoken with lawyers over the years who have differing opinions on that subject.

If you're considering allowing non-skating activity on the rink floor, Magliato recommends checking with your agent, broker or insurance company. But generally those activities will not be excluded in coverage.

"It would be covered under most, if not all, policies," he said.

Rink owners should verify that their policies don't have any exclusions or unusual limitations, but most don't, he said.

Some rink operators have inquired about the need for special insurance for such learn-to-skate equipment at the popular "trainers," which are somewhat like walkers that children can hold onto while first learning to skate. Magliato indicated that no special requirements or additional coverage is needed.

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tions contain a breakdown of sales and where they come from, so rink owners have already provided any information about non-skating activities to their underwriters, Magliato said. Those questions also arise during a renewal, and it's always smart to advise your provider of any changes in your business, he said.

Policies have normal restrictions for hazardous activities such as mechanical bull riding, bungee jumping or pyrotechnic activities. "If you think it's unusual to a skating rink, then call your agent or broker," he said.

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"These are all very valuable tools to drawing people to the facility," he said.

The activities play a pivotal role in helping bring a community together, he said. "That's vital, and that's what a rink is there for," he said.

Non-skating activities also can bring people into the rink who might not have come otherwise and cause them to come back to skate, he said. "It'll pique their interest in going skating again," he said.

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Answer to question on pg. 9:

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