



ZURICH INSURANCE: Do the 'underwrite' thing and don't bar adventure playgrounds from your services.

Ensuring children's futures: worth insuring

The recent threat made to the survival of several adventure playgrounds following the withdrawal of insurance cover by Zurich, has served to highlight the value of what could be lost, should other insurers decide to follow suit. London Play surveyed 33 adventure playgrounds to find out if there is any basis to insurers' fears that they pose an unacceptable level of risk. The results show unequivocally that adventure playgrounds are successful in maintaining the highest health and safety standards.

The case for supporting staffed adventure playgrounds has always been a strong one. They are located mainly within densely urban, deprived neighbourhoods. They offer children, many of whom do not have a garden, a free, safe place to play with their friends, on an exciting and challenging arrangement of unique play structures.

London alone has around 80 adventure playgrounds, making it the leading city in the world for adventure play. There are 60 more across the UK, from Bristol to Birmingham and beyond. They are essential to the children that use them and valued by the communities that support them.

"Any threat to adventure playgrounds needs to be taken very seriously. Adventure playgrounds provide essential developmental experiences for young people which are so absent from modern lifestyles."

David Ball, Professor of Risk Management, Middlesex University

Ask any parent and they will confirm that free play can be a risky venture. But risk should not be confused with danger. Observe children of any age attempt something new as they play, and it is evident that they are natural risk assessors. Adults must be able to manage risk and removing risk from childhood is extremely damaging to children's development.

“Young people need to learn about taking and managing risks – and designed and managed adventure playgrounds enable this by offering children stimulating, challenging environments for exploring and developing their abilities. Children and young people need to be allowed to learn by exploring exciting, challenging environments and activities which is why adventure playgrounds have mixtures of climbing walls, scramble nets, complex structures for imaginative play and other facilities for children to both enjoy and test themselves. Because this play provision manages the level of risk, so that children are not exposed to unacceptable risks of death or serious injury, they have proved their value in creating safe places for this crucial aspect of becoming adult. The accident and claim history of such places, often open only when supervising adults are present, is very good and it would be a great pity if unevidenced risk-averse behaviour by insurers threatened the availability of exactly those places where risk management can be experienced and learned”

Lawrence Waterman OBE, Chairman, British Safety Council

Most adventure playgrounds are run on shoestring budgets; often by small charities. They provide children with daily activities overseen by skilled, qualified playworkers whose training includes risk assessment and management, first aid and safeguarding.

Last week we surveyed 33 adventure playgrounds to get a picture of their safety record and any insurance claims they have made. Here are the results:

CLAIMS MADE BY ADVENTURE PLAYGROUNDS:

In the last year	0	0%
In the last three years	4	12%
In the last 10 years	8	24%
Never	21	64%
TOTAL	33	

The numbers speak for themselves. Given that 88% have not made a claim in the last three years and 64% have never made a claim, it is clear that adventure playgrounds are successful in maintaining the highest health and safety standards. Glamis and Hornimans, the two London playgrounds which this week were turned down by Zurich, said they had not made any claims in 15 and 30 years respectively. So it is apparent that the problem we are dealing with is one of perception. How can we work together to change this?

“Established in 1957, the Triangle, in inner city Lambeth, is now the oldest remaining original adventure playground site in the country. In 62 years we have never troubled our insurers. Adventure playgrounds encourage children to be adventurous and inquisitive, not foolhardy. With us they learn self-reliance and risk awareness and gain in self-esteem. Already struggling under austerity, it would be ironic indeed if the very company we have relied on to protect us causes our downfall by withdrawing their support.”

Jim Clancey, Chair of Triangle Adventure Playground Association

“London is the adventure playground capital of the world. The UK leads the way in running these safe play spaces. The award-winning Glamis Adventure Playground, based in Tower Hamlets, is one of the playgrounds due to lose Zurich’s insurance cover in April – potentially closing this essential service. This is despite Glamis having an impeccable safety record and having made no claims. The reasons for this, gleaned from statements issued by Zurich, are unclear and changeable. This is unacceptable and needs urgent review.”

Meilan Mansfield MBE, Chair of London Play

This issue is pressing as three quarters of the adventure playgrounds surveyed will have to renew their insurance before this summer is over. The concern is that where Zurich leads, others may follow. It is vital that the true message gets out – that the risk of insuring adventure playgrounds is low. It is the risk to children of NOT insuring them which is unacceptable.

We have now secured a meeting with Zurich to discuss this very important issue. We are certain that through dialogue and a shared understanding of adventure play we can avoid the potential demise of these much-loved community assets.



Paul Hocker
Director London Play



Nicola Butler
Chair of Play England