

Chubb Risk Bulletin: How Safe Are Toys?

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So you are about to buy a toy as a Christmas or birthday gift for your child, friend or relative. Toys are always well received, but how confident are you that that your gift would not place a child at risk?

This may sound alarmist but every year regulators mandate the recall of unsafe or defective toys. An even larger number are voluntarily recalled by the manufacturer or supplier. Many of these recalls involve cheap, poorly designed or inferior quality products sourced through the internet or from suppliers/retailers of cheap imported products.

Unsafe toys may present hazards such as sharp edges or sharp points with the risk of cuts or eye damage, or they may contain small parts which can be ingested by a child and therefore present a choking hazard. Many toys now include small lithium battery 'button cells' which, in addition to the choking hazards resulting from their small size, can also cause severe burns if swallowed.

Toys which make a loud noise may risk causing hearing damage to a small child while products which include cords, strings or something similar can create a choking hazard. For many years

children have played with toy weapons, however, these and other toys which include projectile objects, have the potential to cause eye injury if not designed appropriately.

Dangerous toys can even result in a risk of damage to property. Electrical or battery powered toys and their associated charging systems can present a risk of fire in the event of a design defect, manufacturing fault or if used improperly. Even the paint or coating used on the toy can present a risk in the event it contains toxic materials.

These hazards arise from the failure of manufacturers and suppliers to properly design and manufacture toy products so that they comply with mandatory toy safety design standards such as AS/NZS ISO 8124.1:2013 in Australia, or with other relevant toy safety standards.

Last year in Australia there were more than 40 toy safety product recalls associated with products ranging from stuffed fluffy toys to projectile and battery/AC powered toys. The [Product Safety Australia website](#) lists a range of recalled products, including toys.

A recent example of a toy product recall involved electrically powered self-

balancing scooters (or 'hoverboards') as a result of the hazards associated with non-complying power transformers/chargers. There were media reports of fires and significant damage caused to houses which resulted in a nationwide recall for a number of hoverboard products.

Purchasers of toy products should take care to ensure that toys are age-appropriate and appear to be of appropriate quality. Labels which warn against incorrect use of the product and which indicate compliance with recognised standards such as the 'CE Mark' are all positive features which may indicate that safety was a consideration when the toy was being designed and manufactured. Labels should be securely fixed or imprinted on the toy and should not themselves present an ingestion hazard.

Reputable retailers and suppliers should ordinarily employ strong quality and supply chain process to help ensure that toys they sell are safe and of suitable quality. Some will even have their own, in-house, safety testing and quality assurance operation to help ensure that products comply with consumer and safety laws, and are in line with good industry practice.

This demonstrates a duty of care to their customers and enables these companies to build, and protect, a reputation as a trusted supplier of safe, good quality products.

Chubb Risk Engineering Services

Chubb Risk Engineering Services has been involved in the evaluation of liability risks associated with toy products for many years. We have engineers located throughout the Asia Pacific region and have extensive knowledge across the full spectrum of the toy products industry, from overseas manufacturers through to local importers and retailers. Our risk engineering specialists could assist our clients to identify, manage and mitigate liability risks associated with the design, manufacture, distribution and sale of toy products.

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