

A Tale of Two Trainers

written by CPH Insurance | July 20, 2016

Trainer A is a gym rat turned part-time personal trainer who takes clients when they come, and rarely takes his business as seriously as he should. He knows about fitness, and can recommend a great workout to the average, healthy client. He doesn't have any insurance for his company, because he figures the gym he is training at carries insurance, and everyone who works out there must sign a waiver, right? With business increasing, he never stops to investigate his insurance needs, and suddenly, he faces a challenge that neither he, nor any [WellFit professional](#) ever anticipates: a liability claim against himself, and his company, by an injured would-be bodybuilder.

Whether he slipped while he was lifting weights, or got sick drinking raw eggs at Trainer A's suggestion, the lawsuit is real, and Trainer A has no liability insurance of his own. The gym's insurance doesn't cover his end, and when the day comes to settle in court, Trainer A may be facing the end of his fitness instruction career.

Trainer B is a full time personal trainer, and his passion is transforming his clients on the outside by keeping their insides healthy and strong. The diet he recommends is regarded as a miracle, and the exercise routines he creates are personalized to make sure every individual focuses on their problem areas while considering their level of experience and abilities. His business is booming, and after reading about [fitness instructor insurance](#), he secured a quote for coverage and now, he's protected from potential disaster for just a few dollars a month.

If Trainer B were facing the same dilemma as Trainer A, he would be letting out a sigh of relief, knowing that his safety net would not only cover the cost of his clients' medical bills or other costs associated to the accident, but also protect him in the event of a claim of sexual assault or professional misconduct. Knowing he is protected allows him to train his clients without the fear of losing his business due to a minor accident.

The lesson here is clear. As fitness professionals, it is absolutely essential to carry appropriate fitness professional liability coverage. If you aren't sure what kind of coverage is required, simply reach out to a reputable company like CPH & Associates, who will typically have a team of advisors ready to discuss the specific needs and challenges associated with your industry.

The cost of **not** securing a full package of fitness instructor insurance for any WellFit business can be staggering, and one incident could even result in having to leave behind any hope of a successful fitness career. Don't allow your business to become a sad story, like Trainer A. Do the smart thing and apply today. [CPH & Associates](#) are experts in liability insurance who can assist with getting fitness professional liability insurance at an affordable rate, so hurry and get an instant quote before the next client arrives!