

# Are you Following Your Scope of Practice?

written by CPH Insurance | December 29, 2016

As a fitness trainer, personal trainer, yoga instructor, or nutritional coach, your scope of practice defines what you are qualified to teach and give advice on. Straying outside of your scope can put you at risk – especially if you aren't properly covered by [personal trainer insurance](#).

Since scope parameters aren't always easy to strictly define and lines can get blurred, being insured against claims becomes even more important. When your client asks questions, it's easy to answer off the cuff without thinking about how your words can be construed as professional advice.

Even a handout you give a client can be seen as a recommendation, and what happens if a client injures themselves or does themselves harm by following instruction that were not appropriate for their specific situation?

These scenarios have all happened to someone at some point:

- You are a yoga instructor who has just started out helping teach a class at a local gym, but you haven't earned your final certification yet. One of the students pulls you aside and asks you to demonstrate a certain advanced move to help her regain flexibility after recovering from an injury in her lower back. You comply, not realizing the pose is not recommended for clients with lower back injuries, and she hurts herself trying to do it. What happens next?
- You haven't really studied Kettlebell routines, but your client wants to mix it up since they are preparing for a grueling race. They injure themselves, can't compete in the upcoming race because of the injury, and they blame you for not providing proper form. Are you really at fault? Since you allowed the client to work out under your care without being properly trained, the answer is: you could be held liable for the injury.
- You're a certified personal trainer, who has a healthy lifestyle and diet. One of your clients asks you about your nutrition regimen, and you share some recipes – but you aren't a certified nutritionist. They end up getting sick and blame you, saying your meal plan is to blame for their illness. Can you be held liable for providing "professional nutrition advice" while uncertified and unqualified to do so?

Having [personal trainer insurance](#) with CPH Insurance can cover you to defend cases where you might be asked for informal advice outside of your specific scope, should you need to prove you were within scope of your practice. You should always provide disclaimers, and avoid situations that could go south unexpectedly, but the coverage exists for those situations you never see coming!